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- Vaughn, Robert C.
Las Vegas Nevada 89119 (US)
- Brandon, Ronald
Henderson Nevada 89104 (US)
- Fuller, Richard W.
Las Vegas Nevada 89101 (US)
- Doyle, Sean J.
Las Vegas Nevada 89119 (US)

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(71) Applicant: **GalaxiWorld.com Limited**
Gibraltar (GI)

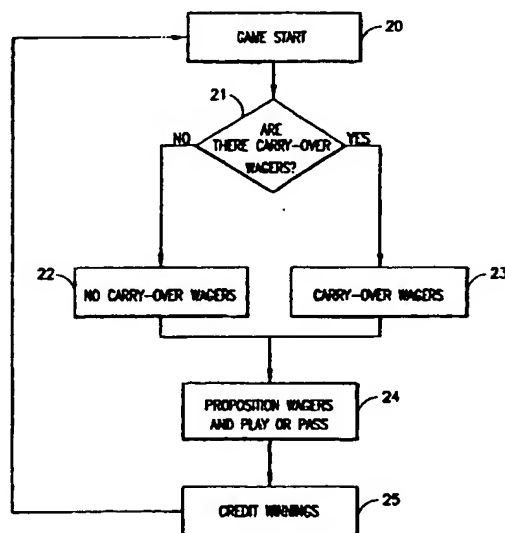
(74) Representative: **Geary, Stuart Lloyd et al**
Venner, Shipley & Co.,
20 Little Britain
London EC1A 7DH (GB)

(72) Inventors:
• Crawford, Curtis J.
Henderson Nevada 89014 (US)

(54) Computer method and system for playing a game and managing wager accounts

(57) A computerized method and system for dealing cards and managing wager accounts is described. The system manages a player account and a carry-over account by debiting and crediting the accounts for the amounts of wagers and winnings respectively. The system accepts and commits a player ante, which the system duplicates as a fourth and a fifth card wager before dealing the first three cards to the player. After the player receives the first three cards, he or she may indicate to the system their election to play or pass the fourth card wager. The system commits the fourth card wager upon election of the play option. The system carries the fourth card wager over to a next hand, upon election of the pass option. Following the player election, the system deals a fourth card and provides the player with a similar play or pass option for the fifth card wager. The system requires play of either the fourth or fifth card wagers to commit the respective wager. Wagers that are not played are not committed and are carried-over to the next hand. Only a committed wager can win. The system also provides the player with an option to place two proposition wagers. One proposition wager is on a single hand, the other proposition wager is on a list of predetermined hands with different odds for each hand. The system does not carry over proposition wagers. Wagers that are carried over from one hand to the next are credited to the carry-over account and are available for other wagers in subsequent hands, but are not available for direct withdrawal by the player. All winnings are credited to the player account. The balance in the player account

is available for direct withdrawal by the player.

**FIG.3****EP 0 981 118 A2**

Description

[0001] This invention relates generally to computerised games of chance.

[0002] Games of chance using a 52-card deck are well known. One game, broadly labeled as poker, has a number of variations. Some of these variations of poker include games that are termed draw poker and other games that are termed stud poker. Poker is also characterized in the number of cards dealt, with games called five (5) card or seven (7) card.

[0003] In draw poker, the player is allowed to discard some number of cards after they have been dealt, and then allowed to "draw" replacement cards. The number of cards that may be discarded and replaced is variable according to the rules of the particular draw game being played. Stud poker is differentiated from draw poker in that the player is not allowed to discard cards and draw replacement cards. In stud poker, the cards that are dealt constitute the player's hand and there is no option to replace cards once they are dealt. However, depending on the variation of the game, the player may elect to fold or withdraw from a particular hand before all cards have been dealt. Thus, the rules for card play are varied.

[0004] The methods used to wager on a hand are also varied. Most games require some form of initial wager or bet from each player before any cards are dealt. This is most often termed an "ante." Without an ante, the player may not enter the game. Once an ante is placed, the player is in the game and is allowed to receive some initial number of cards. This initial number of cards might be the total number of cards in the hand (five or seven) or a subset of the total number of cards. During the course of the game, the player is generally provided opportunities to increase his/her wager for a particular hand. The opportunity to increase the wager may occur before all cards are dealt or after all cards are dealt.

[0005] During the process of dealing cards and placing and increasing wagers, all cards for each player or the dealer may be dealt face-up or face-down. It is also possible that some cards of a hand are dealt face-up and some are dealt face-down, depending on the particular game being played. If the cards are dealt face-down, the game rules will also determine whether the player is allowed to look at the face-down cards before placing or increasing a wager or receiving additional cards. The order that cards are dealt (to the players or the dealer) may also depend on the particular game rules.

[0006] According to the rules of the game, a dealer or one player may represent the house. This is typical in a casino setting, where individual players wager against the house. The individual players may play or wager only against the house, or he or she may play or wager only against other players, without any player being considered the house.

[0007] Advances in computer capability and communication between computers have provided a number of opportunities to adapt and implement card games to a computer. For example, there are computer terminals installed in casinos that allow a person to play and place wagers against the house in a game of "21" or "Black-Jack."

CARIBBEAN STUD TM

[0008] Other computer games play a version of poker. One example, called CARIBBEAN STUD TM poker, is described in US-A-5377973 and US-A-4836553. The following description of called CARIBBEAN STUD TM poker is provided in US-A-5337973 issued to Jones (reference numbers are to the figures in the '973 patent).

[0009] A 52 card deck of playing cards is used to play the CARIBBEAN STUD TM poker game. The dealer shuffles the cards and each player makes an ante wager by placing a token or chip in the designated ante area. Then, the dealer deals one card at a time to each player and then one card to himself/herself until each player and the dealer has a five card hand. All of each player's cards are dealt face down, while four of the dealer's cards are dealt face down and the fifth card face up.

[0010] Once the cards are dealt, each player may look at his or her five card hand. Each player then decides whether his or her five card hand has a favorable probability of ultimately beating the dealer's five card hand. The player is assisted in this determination because the player can see one of the dealer's cards.

[0011] The relative priority of winning hands is determined by the conventional rules of poker. Five card poker hands are ranked highest to lowest according to the following order:

- 1) Royal Flush (a straight flush having an Ace as the highest card, e.g., Ace, King, Queen, Jack and Ten of the same suit);
- 2) Straight Flush (five consecutive cards of the same suit, e.g., 6, 5, 4, 3, 2 of the same suit);
- 3) Four of a Kind (four cards of the same order, e.g., four Aces);
- 4) Full House (three cards of the same order and two cards of the same order, e.g., two sixes and three threes);
- 5) Flush (five cards of the same suit);
- 6) Straight (five consecutive cards, e.g., 6, 5, 4, 3, 2);
- 7) Three of a Kind (three cards of the same order);

- 8) Two Pair (two pairs, each pair of the same order);
 9) One Pair (two cards, each of the same order); and
 10) High Card in Hand.

[0012] If the player determines that his or her hand will not beat the dealer's hand, the player discontinues playing that hand, i.e., folds or drops. The dealer wins the player's ante and takes the player's token from the ante area on the playing surface and places it in the chip rack.

[0013] The player indicates his or her willingness to continue play by placing a bet in the bet area on the playing surface. The bet made by the player is preferably equal to a multiple (e.g., double) of the original player ante.

[0014] After each player has either bet or folded, all cards are turned face up. Each remaining player places his or her five card hand on the playing surface while the dealer's cards are all turned face up on the playing surface.

[0015] If the dealer does not have a poker hand at least equal to a predetermined rank or minimum play level, e.g., an Ace-King combination or better, the game terminates. Next, the dealer pays a predetermined amount to each player who placed a bet, e.g., one-to-one odds on the amount of the player's ante, that is, the amount of the player's bet is simply returned to the player. All cards are collected, the dealer shuffles the cards and the next round can be played.

[0016] If the dealer has a poker hand of at least the predetermined rank or minimum play level, then play proceeds. The hand of each player who placed a bet is compared to the dealer's hand. If the dealer's hand is ranked higher, based on the conventional priority of five card poker hands, then the dealer wins and collects both the player's ante and bet. If the dealer's and player's hands are equal, the hand is ruled a tie and the player keeps his or her bet and ante.

[0017] If the player's hand is ranked higher based on the conventional priority of five card poker hands, the player wins. The dealer then pays the player a predetermined amount, or one-to-one odds, on the amount of the player's ante regardless of the type of poker hand the player has. The dealer also pays the winning player a second predetermined amount, e.g., one-to-one odds on his/her bet unless the player has received a hand which exceeds a minimum win level. In this case, instead of paying one-to-one odds, the dealer pays the player a bonus payment. The bonus payment is determined by the ranking of the player's hand. The bonus payment may be paid according to the following payment schedule:

Type of Hand	Bonus Payment Odds
Royal Flush	250-to-1
Straight Flush	50-to-1
Four of a Kind	20-to-1
Full House	7-to-1
Flush	5-to-1
Straight	4-to-1
Three of a Kind	3-to-1
Two Pair	2-to-1

CARIBBEAN STUD™ Bonus Payment Odds Table

[0018] After the dealer has paid the winning players and collected from the losing players, the cards are gathered up, the dealer shuffles the cards for the next round.

LET-IT-RIDE™

[0019] The computer game adaptation called LET-IT-RIDE™ (LIR) also supports wagering. In LIR, the player makes a required bet of between three and fifteen coins, in increments of three coins. The required bet is divided into three equal amounts and displayed as three separate bets in designated areas.

[0020] LIR also supports an optional one coin Bonus Bet which the player is not allowed to increase. If LIR deals one of the hands in the Bonus Bet Paytable to the player, a bonus is paid according to the bonus payable.

[0021] The LIR payable listed below is a multiplier table. This means that the payout for each coin wagered is multiplied by the "Pays Per Coin" value to determine a winning amount. For example, a successful one (1) coin bet on a Flush wins the player seven (7) coins. If the player successfully bets two (2) coins, this win would increase to fourteen (14) coins. Similarly, a successful three (3) coin bet would pay back twenty one (21) coins.

[0022] The Bonus Bet is a one coin bet and pays as listed in the BONUS BET column. There is no multiplier for the

bonus bet because the bonus bet is only one coin.

Table I,

LET-IT-RIDE™ Paytable		
PLAY MAX COINS	PAYS PER COIN	BONUS BET
Royal Flush	1000	20,000
Straight Flush	100	2000
Four of a Kind	50	200
Full House	9	75
Flush	7	50
Straight	6	25
Three of a Kind	4	8
Two Pair	3	4
Jacks of Better	2	1
Pair of Eights or Better	1	1

[0023] As discussed above, the player makes three equal bets. For example, if the player bets three coins, a one coin bet will be automatically placed in each of the designated betting areas (CARD 1, 2 and 3) for the opening wager. The player may also place an additional one coin wager on the Bonus Bet.

[0024] After placing all bets, the player selects the DEAL button and the program automatically deals the first three cards face up. At this point, the player must choose to either retract the first card bet, or play the bet. Playing a bet is called "letting-it-ride." After making the choice to either retract the bet or play the first card bet, the fourth card is revealed. Again the player must choose to either retract the second card bet, or play the bet. After the player chooses, the fifth card is dealt. If the player retracts a bet, the bet is automatically returned to the player's account. If the player plays a bet the bet is accepted. After the fifth card is dealt, the game is complete. In Let-It-Ride™, the player may retract the bet for card 1 before the fourth card is dealt, or may retract the bet for card 2 before the fifth card is dealt, but the player may not retract the bet for card 3.

[0025] In LIR, the player is not allowed to discard at any time during the game. If the player wins, the original bet is carried-over into the next game. If the player loses, he or she must make a new bet to start another game.

[0026] In LIR, there is one player account and when the player retracts a bet, the amount of the bet is returned to the player account. All funds in the player account are available for other bets, or may be withdrawn by the player.

[0027] To increase entertainment alternatives, there is a need to provide additional forms of on-line game play. These additional forms of on-line game play include the ability to selectively play or pass a wager during game play. There is also a need for these additional forms of on-line game play to provide alternatives for wager accounting that are not presently available.

[0028] According to the present invention in one aspect, there is provided a gaming system comprising:-

a) pay-in means for receiving funds from a player;

b) pay-out means for transferring funds to a player;

c) processing means configured to provide user interface control signals for a player in dependence on the rules of and state of play of a wagering game and to perform accounting functions, including maintenance of a main account and a secondary account of a player, in dependence on the state of play and/or result of said wagering game, the rules of said game providing for carrying over of wager units from one instance of said game to a subsequent instance of said game and said accounting functions including:

(i) crediting a player's main account with funds received by the pay-in means and winnings;

(ii) debiting a player's main account with funds transferred to said player by the pay-out means;

(iii) crediting a player's secondary account with wager units being carried over from one game to a succeeding

game; and

(iv) debiting wager units for a wager on current game from a player's main and/or secondary accounts,

wherein the processing means is configured such that a player cannot cause funds corresponding to wager units in said player's secondary account to be transferred to said player by said pay-out means.

[0029] The player interface may be provided by the processing means. However, terminal means having user input means and display means may be provided, in which case the terminal means is responsive to user interface control signals to generate an image on said display means illustrating the state of play of a current instance of said game.

Preferably, the terminal means is configured to generate and transmit player instructions to said processing means in response to operation of said user input means. Conveniently, said processing means and said terminal means are connected by a communication network.

[0030] The present invention may be implemented across jurisdictional boundaries, making it difficult to obtain a remedy for infringement. Furthermore, the present invention can be put into practice using conventional computers and it is therefore likely that the invention would be commercialised by the distribution of programs for the processing means and the terminal means, either on data carriers or via a network such as the Internet. Consequently, the applicant seeks protection for a signal in a data transmission channel, the signal representing instructions for causing a computer to embody the processing means in a system according to the present invention. Similarly, the applicant seeks protection for a signal in a data transmission channel, the signal representing instructions for causing a computer to embody the terminal means in a system according to the present invention. The channel comprises a data carrier, e.g. a floppy disk or a CD-ROM, and the signal comprises a spatially varying physical characteristics of the data carrier.

[0031] In another aspect, the present invention provides a method for managing wager accounts which comprises the steps of automatically crediting a carry-over account balance by an amount of a carry-over wager and automatically debiting the carry-over account balance for a subsequent wager amount in a wagering game. The carry-over account balance is restricted in that the balance is available for play in the wagering game but the balance is not available for direct withdrawal by the player.

[0032] In another aspect, the present invention provides a method for managing wager accounts in a hand of cards which comprises the steps of automatically accepting and committing an ante placed by a player; automatically placing a fourth card wager which is related to the amount of the ante; automatically placing a fifth card wager which is related to the amount of the ante; receiving a first input to determine whether the player elects to play or elects to pass the fourth card wager; automatically committing the fourth card wager when the first input indicates that the player elects to play; and automatically crediting a carry-over account balance by the amount of the fourth card wager when the first input indicates that the player elects to pass. The carry-over account balance is restricted in that direct withdrawal from the carry-over account by the player is not allowed.

[0033] In another aspect, the present invention provides a method for playing a card game and managing wager accounts, comprising the steps of automatically accepting and committing an ante from at least one of a player account or a carry-over account balance, the carry-over account balance being restricted from direct withdrawal by a player; automatically placing a fourth card wager in an amount that is related to the amount of the ante from at least one of the player account or the carry-over account; automatically placing a fifth card wager that is related to the amount of the ante from at least one of the player account or the carry-over account; automatically dealing a first card, a second card and a third card of a hand; receiving a first input to determine whether the player elects to play or elects to pass the fourth card wager; automatically committing the fourth card wager when the input indicates that the player elects to play; automatically crediting the carry-over account balance by the amount of the fourth card wager when the first input indicates that the player elects to pass; automatically dealing a fourth card of the hand; receiving a second input to determine whether the player elects to play or pass the fifth card wager; automatically committing the fifth card wager when the second input indicates that the player elects to pass; automatically crediting the carry-over account balance by the amount of the fifth card wager when the second input indicates that the player elects to pass; automatically dealing a fifth card of the hand; and crediting the player account with any winnings.

[0034] In another aspect, the present invention provides an article of manufacture, comprising a computer usable medium having computer readable program code means embodied therein for managing wager accounts, the computer readable program code means in said article of manufacture comprising program readable program code means for causing a computer to credit a carry-over account balance by an amount of a carry-over wager; program readable program code means for causing the computer to debit the carry-over account balance for a subsequent wager amount in a wagering game, the carry-over account balance being available for play in the wagering game and not available for direct withdrawal by the player.

[0035] In another aspect, the present invention provides a computer system for managing wager accounts in a hand of cards, comprising a server, which is connected to an individual computer by a communication network, the system performing the steps of automatically accepting and committing an ante placed by a player; automatically placing a

fourth card wager in accordance with the amount of the ante; automatically placing a fifth card wager in accordance with the amount of the ante; receiving a first input to determine whether the player elects to play or elects to pass the fourth card wager; automatically committing the fourth card wager when the first input indicates that the player elects to play; and automatically crediting a carry-over account balance by the amount of the fourth card wager when the first input indicates that the player elects to pass, the carry-over account balance being restricted from direct withdrawal by the player.

[0036] In another aspect, the present invention provides a computer system for managing wager accounts in a hand of cards, comprising a display device; an input device; a memory; and a processor coupled to each of the display device the input device and the memory, the system being controlled by the processor and performing the steps of automatically accepting and committing an ante placed by a player; automatically placing a fourth card wager in accordance with the amount of the ante; automatically placing a fifth card wager in accordance with the amount of the ante; receiving a first input on the input device to determine whether the player elects to play or elects to pass the fourth card wager; automatically committing the fourth card wager when the first input indicates that the player elects to play; and automatically crediting a carry-over account balance by the amount of the fourth card wager when the first input indicates that the player elects to pass, the carry-over account balance being restricted from direct withdrawal by the player and the wagering game being viewed on the display device.

[0037] Embodiments of the present invention will now be described, by way of example, with reference to the accompanying drawings, in which: -

FIG. 1 illustrates the system comprising multiple computers and their interconnections for one embodiment of the present invention;

FIG. 2 illustrates the system comprising a single computer for one embodiment of the present invention;

FIG. 3 illustrates a top level flow chart of the invention;

FIG. 4 illustrates a flow chart for game play with no carry-over wagers;

FIG. 5 illustrates a flow chart for game play with carry-over wagers;

FIG. 6 illustrates a flow chart for game play with proposition wagers and play or pass decisions;

FIG. 7 illustrates a flow chart for game play and payment of winning hands;

FIG. 8 illustrates an example display of the system;

FIG. 9 illustrates an example display of the system at the beginning of hand one;

FIG. 10 illustrates an example display of the system after the system has accepted a player ante;

FIG. 11 illustrates an example display of the system after the system deals the first three cards;

FIG. 12 illustrates an example display of the system after the player has passed the fourth card wager;

FIG. 13 illustrates an example display of the system after the player has passed the fifth card wager;

FIG. 14 illustrates an example display of the system at the beginning of hand two with carry-over wagers from hand one;

FIG. 15 illustrates an example display of the system in hand two after the system accepts a player ante;

FIG. 16 illustrates an example display of the system in hand two after the system deals the first three cards;

FIG. 17 illustrates an example display of the system in hand two after the player has played the fourth card wager;

FIG. 18 illustrates an example display of the system in hand two after the player has passed the fifth card wager;

FIG. 19 illustrates an example display of the system at the beginning of hand three with carry-over wagers from hand two;

FIG. 20 illustrates an example display of the system in hand three after the system accepts a player ante;

FIG. 21 illustrates an example display of the system in hand three after the system accepts a proposition wager;

FIG. 22 illustrates an example display of the system in hand three after the system accepts another proposition wager;

FIG. 23 illustrates an example display of the system in hand three after the player has played the fourth and fifth card wagers;

FIG. 24 illustrates an example display of the system after hand three with no carry-over wagers;

FIG. 25 illustrates a flow chart for wager accounting when there is no carry-over wager;

FIG. 26 illustrates a flow chart for wager accounting when there is a carry-over wager;

FIG. 27 illustrates a flow chart for wager accounting of proposition wagers and carry-over wagers;

FIG. 28 illustrates a flow chart for wager accounting of winnings; and

FIG. 29 illustrates a flow chart for wager accounting in another embodiment to fund wagers from a player account and a carry-over account.

[0038] The game described herein is implemented in a computing facility using specially programmed software. FIG. 1 illustrates a system 1 according to the present invention. The system 1 includes individual computers 2A, 2B, 2C, 2D, 2E, 2F, 2G; communication links 3A, 3B, 3C, 3D, 3E; wide area communication networks 4A, 4B, 4C; modems 5A,

5B; a server 6; encryption/decryption equipment 7A, 7B; and a local area network 8.

[0039] The individual computers are general purpose personal computers 2A, 2B, 2C, 2D, 2F; or a personal computer 2E which is specifically intended for use in the present invention; a laptop computer 2G or any other computing facility typically intended to support an individual, such as a network computer.

[0040] Computers 2A, 2B, 2C, 2D are illustrated as multimedia computers directly coupled to a local area network 8 such as an Ethernet, or Token Ring network.

[0041] Computer 2E is illustrated as a multimedia personal computer specifically intended for use in the invention and coupled to the local area network 8 through encryption/decryption equipment 7A.

[0042] Computer 2F is illustrated as a desktop computer coupled to a Public Switched Telephone Network (PSTN) 4B via modem 5B and twisted pair wire line communication link 3B.

[0043] Computer 2G is illustrated as a laptop computer coupled to a Cellular Network 4C via a wireless communication link 3E.

[0044] The local area network 8 is coupled to the Internet 4A via a fiber optic communication link 3A.

[0045] Server 6 is illustrated as a high-end personal computer, a mini-computer or a mainframe computer that is coupled to various wide area communication networks which include the Internet 4A; a PSTN 4B; and a cellular network 4C.

[0046] Server 6 is coupled to the Internet via encryption/decryption equipment 7B or a direct connection.

[0047] Server 6 is coupled to a PSTN via a modem 5B and twisted pair wire line communication link 3C.

[0048] Server 6 is coupled to a cellular network 4C via a PSTN 4B and microwave communication link 3D.

[0049] To provide privacy or security, system 1 uses encryption and decryption equipment 7A, 7B between the server and the individual computers. Player wagers involve a financial transaction between the server 6 and the player which may be protected by the encryption/decryption equipment. Additionally or alternatively, use of encryption and decryption may be based on the player's desire for privacy.

[0050] In another embodiment, illustrated in FIG. 2, the system 10 is embodied in a single computer having functional partitions implemented in software. These functional partitions include game interface for the players 11; player wager account management functions 12; and game logic or paytables 13. In the embodiment illustrated in FIG. 2, the system 10 restricts player access to wager account management functions and game logic.

[0051] Two aspects of the system are described below. The first aspect, referred to herein as Reserve Hands, involves player wagers on the system characterized as "play or pass." The second aspect, referred to herein as Proposition Hands, involves player wagers on the system other than Reserve Hands wagers.

Reserve Hands

[0052] FIG. 3 is a top level flow chart illustrating game play and management of wager accounts implemented on system 1 or 10 as shown in FIGS. 1 and 2 respectively.

[0053] A preparatory step, not illustrated in FIG. 3 for convenience, involves establishing and funding an individual player account, to act as a bank or asset pool for future wagers. This preparatory step is accomplished by mail, a secure credit card transaction, wire transfer, or other form of electronic commerce.

[0054] After establishing the player account balance, at step 20 the system 1 or 10 begins a hand. At step 20, the system electronically shuffles the deck of cards using a random number. The system 1 or 10 also creates and displays a player display that corresponds to the start of a hand.

[0055] The system 1 or 10 of the present invention performs most functions electronically rather than manually or physically. Therefore, terms like "electronic shuffle" and "electronic deal" are used to describe an equivalent function to that which is performed by manually shuffling a deck of card and manually dealing individual cards. However, in contrast to a manual method, the present system performs these functions electronically and the result of the action is represented on a player display. Similarly, other functions which are not expressly described as being performed "electronically" are understood to be the result of actions by the system 1 or 10.

[0056] Next, at step 21, the system evaluates, for each player, whether there is a carry-over wager. This is accomplished by checking the balance in the carry-over account, or by checking a data register or data buffer holding such information.

[0057] If the system determines that there is no carry-over wager for a player, for instance, because the player is new, then the system performs step 22. At step 22, the system performs additional steps which include accepting and committing an ante wager and placing other wagers. These additional steps are described below in greater detail.

[0058] If the system determines that there is a carry-over wager for a player, the system performs step 23. At step 23, the system also performs additional steps, which include placing wagers. These additional steps are described below in greater detail.

[0059] Next, at step 24, the system accepts proposition wagers and provides the player with play or pass options. Step 24 includes additional steps such as accepting additional wagers and dealing cards which are described below

in greater detail.

[0060] The hand is completed at step 25 and the system credits the player with any winnings from the hand. Step 25 includes additional steps which are described below in greater detail.

[0061] Next, the system loops to step 20 and prepares for another hand. In this manner, the game continues in a loop until it terminates.

[0062] System 1 or 10 of the present invention performs two separate but related functions while performing the steps illustrated in FIG. 3. In one set of functions the system accepts and commits wagers, deals cards and determines whether the player elects to play or pass the fourth and fifth card wagers. For ease of description, this set of functions will be referred to as "Game Play." In the other set of functions, the system debits and credits player accounts for the amounts of wagers and winnings respectively. For ease of description, this set of functions will be referred to as "Managing Wager Accounts." These two sets of functions are individually described below.

[0063] "Game Play" -- The phrases placing a wager, accepting a wager and committing a wager have distinct meanings.

[0064] As used herein and in the claims, the phrase placing a wager means that the player takes an action to use funds as a wager in the game, or that the system automatically takes an action to use funds as a wager in the game. This action of placing is performed by the player, such as by selecting and dragging a chip from the chip selection area 57 to one of the wager boxes 58, 59, 60, 61, 62. The action of placing is also performed automatically by the system, such as when the system automatically places a fourth card wager or a fifth card wager.

[0065] As used herein and in the claims, the phrase accepting a wager means that the system has checked the amount of the wager that was placed in a wager box by the player and found the wager to be acceptable within the rules of the game. The act of accepting a wager does not automatically commit the wager, as the term commit is used herein.

[0066] As used herein and in the claims, the phrase committing a wager means that once the system commits a wager, the wager is played in the hand.

[0067] The system 1 or 10 does not commit a wager until after the system accepts the wager, and the system does not automatically commit all wagers. These distinctions will be explained in greater detail below.

[0068] As previously described, after performing steps 20 and 21 in FIG. 3, the system performs either step 22 or step 23. FIG. 4 illustrates the additional steps at step 22 in FIG. 3.

[0069] At step 26 in FIG. 4, the system accepts the player ante wager. The player ante is checked by the system and must be within a minimum and a maximum value, each of which are pre-set by the house. For example, the minimum ante might be \$1.00 and the maximum ante might be \$33.00. The system rejects a player ante that is not between the pre-set minimum and maximum values.

[0070] At step 27, the system automatically commits the player ante wager.

[0071] At step 28, the system automatically places a fourth card wager and a fifth card wager. This step is performed without any player action and the fourth and fifth card wagers are each equal to the amount of the player ante. Thus, at step 28, if the system accepts a \$5.00 player ante at step 26, the system will automatically place a fourth card wager of \$5.00 and a fifth card wager of \$5.00.

[0072] If the system determines at step 21 in FIG. 3 that there is a carry-over wager, then the system performs step 23. FIG. 5 illustrates the additional steps performed at step 23 in FIG. 3.

[0073] At step 29 in FIG. 5, the system applies any fourth card carry-over wager to the fourth card wager.

[0074] At step 30, the system applies any fifth card carry-over wager to the fifth card wager.

[0075] At step 31, the system places and commits the player ante in an amount that is equal to the amount of the fourth or fifth card carry-over wager.

[0076] At step 32, the system places the required fourth card wager if there was no carry-over wager for the fourth card wager. The amount of the fourth card wager equals the amount of the ante. There is either a fourth card carry-over wager, or there is no fourth card carry-over wager. Therefore, the system performs either step 29 or step 32, but not both steps.

[0077] At step 33, the system places the required fifth card wager if there was no carry-over wager for the fifth card wager. The amount of the fifth card wager equals the amount of the ante. There is either a fifth card carry-over wager, or there is no fifth card carry-over wager. Therefore, the system performs either step 30 or step 33, but not both steps.

[0078] As previously described, once the system performs either step 22 or step 23 illustrated in FIG. 3, the system performs step 24. FIG. 6 illustrates the additional steps performed at step 24 in FIG. 3.

[0079] At step 34 of FIG. 6, the system accepts a proposition wager for 7,5,4,3,2 (Off Suit). This is an optional wager that will be described in greater detail below.

[0080] At step 35, the system accepts a Proposition Hand wager. This is also an optional wager that will be described in greater detail below.

[0081] At step 36, the system locks out further player wagers.

[0082] At step 37, the system deals cards 1, 2 and 3.

[0083] At step 38, the system provides the player with an option to either play or pass the fourth card wager.

[0084] At step 39, if the player elects to pass the fourth card wager, the system carries the fourth card wager over to the next hand.

[0085] At step 40, if the player elects to play the fourth card wager, the system commits the fourth card wager.

5 [0086] At step 41, the system deals the fourth card.

[0087] At step 42, the system provides the player with an option to either play or pass the fifth card wager.

[0088] At step 43, if the player elects to pass the fifth card wager, the system carries the fifth card wager over to the next hand.

[0089] At step 44, if the player elects to play the fifth card wager, the system commits the fifth card wager.

10 [0090] At step 45, the system deals the fifth card.

[0091] As previously described, once the system performs step 24 illustrated in FIG. 3, the system performs step 25. FIG. 7 illustrates the additional steps performed at step 25 in FIG. 3.

[0092] At step 46 in FIG. 7, the system determines whether the player received a winning hand.

[0093] At step 47, if the player received a winning hand, the system pays or credits the winnings to the player.

15 [0094] While performing the steps illustrated in FIGS. 3 through 7, the system provides an interactive player display. In an example that is used throughout the description, FIGS. 8 through 24 illustrate example player displays of the system as the system performs the steps in FIGS. 3 through 7.

[0095] FIG. 8 illustrates and identifies the areas on the example player display. The example player display includes a Reserve Hands payable 50 which indicates the possible return on the Reserve Hand with the currently committed

20 wager.

[0096] The system display includes a Proposition Hand payable 51 which indicates the possible return on the Proposition Hand with the Proposition Hand wager.

[0097] The system display shows the five cards of the hand 52, 53, 54, 55, 56 as the system electronically deals them to the player.

25 [0098] The system display includes a chip selection area 57 where the player selects different chip values for wagers. The chip values represent a minimum wager of \$1.00 and a larger wager of \$10.00.

[0099] The system display includes wager boxes for the ante wager 59, the fourth card wager 58, and the fifth card

30 wager 60. The player places the ante wager by selecting and dragging a chip or chips representing the desired ante wager value from the chip selection area 57 to the ante wager box 59. For example, the player places a \$5.00 ante wager by selecting a \$5.00 chip in the chip selection area and dragging that chip to the ante wager box. The system

display includes wager boxes for two proposition wagers. These two proposition wagers are the 7,5,4,3,2, (Off Suit) wager 61 and the Proposition Hand wager 62. As referred to herein, a 7,5,4,3,2 (Off Suit) hand means that more than one suit is represented in the hand. The player places proposition wagers by selecting and dragging a chip or chips

35 representing the desired proposition wager value from the chip selection area 57 to the respective proposition wager box. For example, the player places a \$1.00 wager for the 7,5,4,3,2 (Off Suit) wager by selecting and dragging a \$1.00 chip from the chip selection area 57 to the respective wager box 61. Similarly, the player places a \$10.00 Proposition Hand wager by selecting and dragging either two \$5.00 chips or one \$10.00 chip from the chip selection area 57 to the respective wager box 62.

[0100] The system updates the player account balance and corresponding player account balance display 63 as

40 amounts are debited or credited to the player account. For example, once the player places a chip on the ante wager box 59, and the system accepts that ante wager, the system debits the player account balance by the amount of the ante wager. Similarly, if the player has a winning hand, the system credits the player account balance by the amount of the winnings.

[0101] The system display also includes a deal button 64 which the player uses to indicate that all wagers are placed

45 for a hand. Once the player selects the deal button, the system locks-out all further player wagers for that hand. After the system locks-out further wagers, the system electronically deals the first three cards which are displayed at 52, 53 and 54 respectively.

[0102] The system display also includes an exit 65 button. The player exits the game by selecting the exit button.

[0103] An element of the present invention is the selective opportunity to play or pass the fourth and fifth card wagers.

50 The system display includes buttons for selection of this option with play and pass selection buttons for the fourth card wager and fifth card wager 66, 67, 68, 69 respectively.

[0104] A series of example player displays that result from the steps performed in FIGS. 3 through 7 for three consecutive hands are used to demonstrate the system and method of the present invention. FIG. 8 describes the various areas on an example player display and FIGS. 9 through 24 illustrate the progress of the three hands as seen on the

65 example player display.

[0105] FIG. 9 illustrates the example player display for hand one as the display appears at step 20 in FIG. 3. Different chip values are visible in the chip selection area 57. The ante wager box 59 is blank and no cards are visible 52, 53, 54, 55, 56. In the example display, the player account balance 63 starts at \$1000.00.

[0106] FIG. 10 shows the example player display after step 28 of FIG. 4. To reach this point, at step 26, the system accepted a player ante wager of \$5.00. The \$5.00 ante value is shown in the ante wager box 59. At step 27 of FIG. 4, the system committed the \$5.00 ante wager. At step 28, the system also automatically duplicated the \$5.00 amount of the player ante and placed corresponding \$5.00 wagers for the fourth card wager 58 and the fifth card wager 60. To fund the wagers, the system debited the \$1000.00 player account balance 63 by \$15.00 leaving \$985.00. This \$15.00 debit represents the \$5.00 player ante, the automatic fourth card wager of \$5.00 and the automatic fifth card wager of \$5.00.

[0107] The Reserve Hands payable 50 is a multiplier payable and represents the amount currently committed to the hand. The two hands listed at the bottom of the Reserve Hands payable which are "TENS or BETTER" and "7, 5, 4, 3, 2 Off Suit" have one-to-one (1:1) odds. One-to-one odds means that the player is paid the same amount as the wager, or in other words their wager is returned to them. Table II illustrates the odds for the Reserve Hands payable. As an example, with a \$2.00 committed wager, if the system deals a Straight, the player wins \$10.00 ($\$2.00 \times 5 = \10.00).

Table II,

Reserve Hands Paytable	
RESERVE HANDS PAYTABLE	
Royal Flush	1000
Straight Flush	200
Four of a Kind	50
Full House	11
Flush	8
Straight	5
Three of a Kind	3
Two Pair	2
Pair of Tens or Better	1
7, 5, 4, 3, 2 Off Suit	1

[0108] As illustrated in FIG. 10, the system accepted and committed the \$5.00 player ante at steps 26 and 27 respectively in FIG. 4. Commitment of the ante is reflected in the Reserve Hands payable for the two hands (TENS or BETTER and 7, 5, 4, 3, 2 Off Suit) that pay one-to-one odds (e.g., $\$5.00 \times 1 = \5.00). Thus, the Reserve Hands payable 50 provides an indication of the amount committed to a particular hand.

[0109] FIG. 11 illustrates the example player display at step 38 in FIG. 6. To reach this point, at step 36, the system locked-out further player wagers by blanking out the chip selection area 57 and in step 37, dealt the first three cards 52, 53, 54. The player option to either play or pass the fourth card wager at step 38 is illustrated by the play 66 and pass 67 buttons.

[0110] As previously mentioned, one aspect of the invention is that even though the system automatically placed the fourth and fifth card wagers, the fourth and fifth card wagers are not yet committed to the hand. Only the player ante is initially committed to a hand. Therefore, until the fourth and fifth card wagers are committed to a particular hand, the fourth and fifth card wagers may be passed or carried-over to a new hand.

[0111] FIG. 12 illustrates the example player display at step 42 in FIG. 6. To reach this point, at step 38, the player elected to pass the fourth card wager. This is illustrated by the pass button 67 remaining visible. In step 39 the system carried the fourth card wager over to the next hand. In step 41, the system dealt the fourth card 55. The player option to either play or pass the fifth card wager is illustrated by the play 68 and pass 69 buttons.

[0112] FIG. 13 illustrates the example player display at step 25 of FIG. 3. To reach this point, at step 42 of FIG. 6, the player elected to pass the fifth card wager. In step 43 the system carried the fifth card over to the next hand. This is illustrated in FIG. 13 by the pass button 69 remaining visible. In step 45 of FIG. 6, the system dealt the fifth card 56. With five cards dealt, hand one is completed and the system credits the player account with any winnings. The example hand one is a pair of three's, which is not a winning hand and therefore, the player account balance 63 remains at \$985.00.

[0113] To summarize the hand one example, the player placed a \$5.00 ante, which the system automatically duplicated for the fourth and fifth card wagers. The system committed the \$5.00 ante to the hand which is confirmed by the Reserve Hands payable, where \$5.00 is shown for the hands paying one-to-one odds. The player did not make any

proposition wagers and during the course of the hand, the player elected to pass both the fourth and fifth card wagers which the system carried-over to the next hand.

[0114] As illustrated in FIG. 3, when a hand ends at step 25, the system automatically starts the next hand at step 20. In hand two, FIG. 14 illustrates the example player display at step 31 in FIG. 5.

[0115] In preceding hand one, the player passed the fourth and fifth card wagers and those wagers were carried over to hand two. In hand two at step 21 in FIG. 3, the system determined that there were carry-over wagers from hand one. As a result, the system executed step 23 in FIG. 3. The system automatically applied the fourth and fifth card carry-over wagers at steps 29 and 30 in FIG. 5. FIG. 14 shows the fourth card and fifth card carry-over wagers 58, 60 respectively on the example player display.

[0116] FIG. 15 illustrates the example player display at step 34 in FIG. 6. To reach this point, at step 31 in FIG. 5, the system automatically placed a \$5.00 ante 59 which was the same amount as the fourth and fifth card carry-over wagers. The change in the player account balance 63 from \$985.00 to \$980.00 reflects a \$5.00 debit corresponding to the \$5.00 ante.

[0117] FIG. 16 illustrates the example player display at step 38 in FIG. 6. To reach this point, the player did not place any proposition wagers at steps 34 and 35. When the player selected the deal button 64 the system locked out further player wagers at step 36 by blanking out the chip selection area 57. At step 37, the system electronically dealt the first three cards which are displayed at 52, 53, 54 respectively.

[0118] FIG. 17 illustrates the example player display at step 42 in FIG. 6. To reach this point, at step 38, the player elected to play the fourth card wager. This is illustrated by the play button 66 remaining visible. At step 40, the system committed the fourth card wager to the hand. Commitment of the fourth card wager is confirmed by the Reserve Hands payable 50. The value of committed wagers in the Reserve Hands payable 50, changed from \$5.00 in FIG. 16 to \$10.00 in FIG. 17. At step 41, the system dealt the fourth card 55. The player option to either play or pass the fifth card wager at step 42 is illustrated by the play 68 and pass 69 buttons.

[0119] FIG. 18 illustrates the example player display at step 25 in FIG. 3. To reach this point, at step 42 in FIG. 6, the player elected to pass the fifth card wager. This is illustrated by the pass button 69 remaining visible. At step 45, the system dealt the fifth card. With five cards dealt, hand two is over and the system credits the player account with any winnings. Example hand two is a pair of eight's, which is not a winning hand and therefore, the player account balance 63 remains at \$980.00.

[0120] To summarize the hand two example, the system carried over the \$5.00 fourth and fifth card wagers from hand one and required a matching \$5.00 player ante. The system committed the \$5.00 ante to hand two. The player elected to play the fourth card wager. The fourth card play election resulted in the system committing the fourth card wager to hand two. This is confirmed by the Reserve Hands payable, where \$10.00 is shown for the hands paying one-to-one odds. The player then elected to pass the fifth card wager, which was carried-over to the hand three.

[0121] As illustrated in FIG. 3, when hand two ended at step 25, the system automatically started hand three at step 20. In hand three, FIG. 19 illustrates the example player display at step 31 in FIG. 5.

[0122] In the preceding hand two, the player passed the fifth card wager and that wager was carried over to hand three. In hand three at step 21, the system determined that there was a carry-over wager from hand two. As a result, the system executed step 23. The system automatically applied the fifth card carry-over wager at step 30 in FIG. 5. FIG. 19 illustrates the example player display at step 31 in FIG. 5 and shows the carry-over wager 60.

[0123] FIG. 20 illustrates the example player display at step 34 in FIG. 6. To reach this point, at step 31 in FIG. 5, the system placed a \$5.00 ante 59 which was the same amount as the fifth card carry-over wager. At step 32, the system automatically placed a \$5.00 fourth card wager with an amount equal to the \$5.00 ante. The change in the player account balance from \$980.00 to \$970.00 reflects a \$10.00 debit corresponding to the \$5.00 ante and the \$5.00 fourth card wager.

[0124] FIG. 21 illustrates the example player display at step 35 in FIG. 6. To reach this point, at step 34, the player placed a \$1.00 proposition wager for 7,5,4,3,2 Off Suit. FIG. 21 shows the \$1.00 7,5,4,3,2 Off Suit wager in the respective area 61 on the example player display.

[0125] FIG. 22 illustrates the example player display at step 36 in FIG. 6. To reach this point, at step 35, the player placed a \$10.00 proposition wager for the Proposition Hand. FIG 22 shows the \$10.00 Proposition Hand wager in the respective area 62 on the example player display. The amount of the Proposition Hand wager is also reflected in the Proposition Hand payable 51.

[0126] FIG. 23 illustrates the example player display at step 25 in FIG. 3. To reach this point, the player selected the deal button 64 and the system locked out further player wagers at step 36 in FIG. 6 by blanking out the chip selection area 57. At step 37, the system dealt the first three cards which are displayed at 52, 53, 54 respectively. At step 38, the player elected to play the fourth card wager. This is confirmed by the play button 66. At step 40, the system committed the fourth card wager to the hand. At step 41, the system dealt the fourth card 55. At step 42, the player elected to play the fifth card wager. This is confirmed by the play button 68. At step 44, the system committed the fifth card wager to the hand. Commitment of the fourth and fifth card wagers is confirmed by the \$15.00 shown in the Reserve Hands

paytable 50. At step 45, the system dealt the fifth card. The player account balance 63 of \$980 at the end of hand two was debited in hand three by \$21.00 to \$959.00. This debit represents a \$5.00 fourth card wager, a \$5.00 ante, a \$1.00 proposition wager and a \$10.00 proposition wager. With five cards dealt, hand three is over and the system credits the player account with any winnings. Example hand three is not a winning hand and therefore, the player account balance 63 remains at \$959.00.

[0127] To summarize the hand three example, the system carried over the \$5.00 fifth card wager from hand two and required a matching \$5.00 player ante and \$5.00 fourth card wager. The system automatically committed the \$5.00 ante to hand three. The player also placed a \$1.00 wager on 7,5,4,3,2 Off Suit and a \$10.00 Proposition Hand wager. The player elected to play both the fourth card wager and the fifth card wager. The election to play the fourth card wager and the fifth card wager resulted in the system committing both wagers to hand three. This is confirmed by the Reserve Hands payable, where \$15.00 (\$5.00 for each of the ante, fourth card and fifth card wagers) is shown for the hands paying one-to-one odds.

[0128] As illustrated in FIG. 3, when hand three ended at step 25, the system automatically started hand four at step 20. In hand four, FIG. 24 illustrates the example player display as it would appear at step 31 in FIG. 5. In hand three, all wagers were played so there are no carry-over wagers for hand four. This is reflected in FIG. 24 with no carry-over wagers in either the fourth card wager box 58 or the fifth card wager box 50.

[0129] "Managing Wager Accounts" -- The play or pass aspect of the invention, with fourth and fifth card wager carry-over, has been described. The method used to manage wager accounts and carry-over to a next hand is another aspect of the present invention. The player has two wager accounts that are managed by the system. One wager account is referred to herein and in the claims as a player account. The player account is available as a funding source for the player ante, fourth card wager, fifth card wager and proposition wagers. The system credits all winnings to the player account. The player has access to all funds in the player account and the funds in the player account may be withdrawn at the end of a hand.

[0130] The system manages another wager account for each player. This account is referred to herein and in the claims as a carry-over account and has certain restrictions. The system uses the carry-over account to hold all wagers that are carried-over to a next hand. As such, funds in the carry-over account originated in the player account, or from winnings of the player. However, in contrast to the player account, the player may not directly withdraw funds from the carry-over account. The player may use funds in the carry-over account to fund the ante, fourth card wager, fifth card wager or proposition wagers. Proposition wagers will be discussed in greater detail below. The effect of the restriction on the carry-over account is that when a player elects to pass a fourth card wager or a fifth card wager, the system credits the respective wager to the carry-over account. Once funds are credited to the carry-over account, they are only available for play in a hand. Funds credited to the carry-over account are not available for direct withdrawal by the player. Direct withdrawal as used herein and in the claims means cashing out funds in an account so that their use is unrestricted - they may be used for any purpose. The use of funds in an wager account as a source of funds for other wagers is not a direct withdrawal.

[0131] The relationship of these two accounts used by the system for each player are illustrated in FIGS. 3 and 25 through 29. FIG. 3 is the same top level flow chart used to illustrate "Game Play" in the system.

[0132] In FIG. 3, when the system determines there are no carry-over wagers, the system performs step 22. Step 22 in FIG. 3 includes additional wager account management steps that are illustrated in FIG. 25.

[0133] In FIG. 25, with no carry-over wagers, the system debits all wagers from the player account 100. In FIGS. 25 through 29, debits or credits of accounts are identified with dotted lines, the arrow indicating whether funds are being debited or credited to an account.

[0134] At step 101, the system debits the player account by the amount of the player ante.

[0135] At step 102, the system debits the player account by the amount of the fourth card wager.

[0136] At step 103, the system debits the player account by the amount of the fifth card wager. As previously described, the amounts of the automatic fourth and fifth card wagers are of the same amount as the amount of the player ante.

[0137] In FIG. 3, when the system determines there are carry-over wagers, the system performs step 23. Step 23 in FIG. 3 includes additional wager account management steps that are illustrated in FIG. 26.

[0138] In FIG. 26, with carry-over wagers, the system debits the carry-over account 104 by the amount of the carry-over wager and debits the player account 100 by the amount of the ante and any wager that was not carried over.

[0139] In particular, at step 105, the system debits the carry-over account 104 by the amount of any fourth card carry-over wager.

[0140] At step 106, the system debits the carry-over account 104 by the amount of any fifth card carry-over wager.

[0141] At step 107, the system debits the player account 100 by the amount of the ante. The amount of the ante is the same as the amount of the fourth or fifth card carry-over wager.

[0142] It is possible that the player will pass only the fourth card wager or the fifth card wager in a previous hand and therefore the carry-over account will contain only one carry-over wager. To accommodate this possibility, at steps

108 and 109, the system debits the player account for the amount of the required fourth or fifth card wager, if there was no respective carry-over wager.

[0143] In particular, at step 108, the system debits the player account 100 by the amount of the required fourth card wager if there was no carry-over wager for the fourth card wager. The system debits either the carry-over account at step 105 or the player account at step 108 for the required fourth card wager, but not both accounts.

[0144] At step 109, the system debits the player account 100 by the amount of the required fifth card wager if there was no carry-over wager for the fifth card wager. The system debits either the carry-over account at step 106 or the player account at step 109 for the required fifth card wager, but not both accounts.

[0145] After completing either step 22 or step 23 in FIG. 3, the system performs step 24. FIG. 27 illustrates the additional wager account management steps at step 24 in FIG. 3.

[0146] In FIG. 27, at step 110, the system debits the player account 100 by the amounts of any proposition wagers.

[0147] At step 111, the system determines whether the player elects to play or pass the fourth card wager.

[0148] At step 112, the system credits the carry-over account 104 by the amount of the fourth card wager, if the player elected to pass the fourth card wager at step 111.

[0149] At step 113, the system determines whether the player elects to play or pass the fifth card wager.

[0150] At step 114, the system credits the carry-over account 104 by the amount of the fifth card wager, if the player elected to pass the fifth card wager at step 113.

[0151] After completing step 24 in FIG. 3, the system performs step 25. The FIG. 28 illustrates the additional wager account management steps at step 25 in FIG. 3.

[0152] In FIG. 28, at step 115, the system determines whether the player hand was a winning hand.

[0153] At step 116, the system credits all winnings to the player account 100, if the hand was determined to be a winning hand at step 115.

[0154] In the preceding description of the carry-over account, the system uses funds credited to the carry-over account for the respective fourth or fifth card wager. Specifically, with a fourth card carry-over wager, that carry-over wager is applied to the fourth card wager in the next hand. Similarly, with a fifth card carry-over wager, that carry-over wager is applied to the fifth card wager in the next hand. In the example described above, the wager amounts are also the same amount. Specifically, if the fourth card wager is \$5.00 the fourth card carry-over wager to the next hand is also \$5.00 and the ante for the next hand is also \$5.00.

[0155] In another embodiment, the carry-over wager from a hand is credited to the carry-over account and that carry-over account is available in subsequent games to fund the player ante, fourth card wager, fifth card wager or proposition wagers. In this embodiment, the system does not rigorously apply the fourth and fifth card carry-over wagers of the previous hand to the same wagers in the next hand. The balance in the carry-over account is available to fund the player ante, the fourth card wager, the fifth card wager or the proposition wagers. This embodiment is further described with reference to FIGS. 3 and 29.

[0156] When the system determines there is a carry-over wager at step 21 in FIG. 3, the system performs step 23. FIG. 29 illustrates the additional wager account management steps performed at step 23 in FIG. 3. As an example, if the system carries over fourth and fifth card wagers of \$5.00 each from a previous hand, the carry-over account balance is \$10.00 at the start of the next hand.

[0157] At step 117, the player places the ante wager. The player also elects whether to fund the ante from the player account 100 or the carry-over account 104. If the player elects to fund the ante from the carry-over account he or she may use all or part of the \$10.00 balance in the carry-over account for the ante. Thus, if the player desires a \$3.00 ante which is to be funded from the carry-over account, the system debits the carry-over account by \$3.00. Similarly, if the player desires a \$3.00 ante which is to be funded from the player account, the system debits the player account by \$3.00.

[0158] At step 118, the system automatically places the required fourth card wager. The amounts of the fourth card wager and the fifth card wager are the same as the amount of the ante wager. Thus, if the ante wager at step 117 was \$3.00, the system duplicates the \$3.00 ante for the fourth card wager at step 118. Depending on the player election, the system debits either the player account or the carry-over account for the amount of the \$3.00 fourth card wager.

[0159] At step 119, the system performs similar actions for the fifth card wager. Thus, with a \$3.00 ante wager at step 117, the system duplicates the \$3.00 ante for the fifth card wager at step 119 and debits the appropriate player or carry-over account balance. If the player elected to debit the carry-over account for all wagers, the carry-over account would be \$1.00 after step 119. This balance represents the initial \$10.00 balance from the previous hand with debits of the \$3.00 ante, the \$3.00 fourth card wager and the \$3.00 fifth card wager.

[0160] Equally possible, at step 117, the player can place a larger ante, with corresponding equal fourth and fifth card wagers. As an example, with \$10.00 in the carry-over account 104, the player decides to place a \$10.00 ante in the new hand and fund the ante from the carry-over account. The debit of \$10.00 for the ante reduces the carry-over account balance to \$0.00.

[0161] At step 118, the system automatically places a fourth card wager equal to the \$10.00 ante wager. With a zero

balance in the carry-over account 104, the system debits the player account 100 by the amount of \$10.00 which represents the required fourth card wager.

[0162] At step 119, the system automatically places the required \$10.00 fifth card wager and debits the player account 100 by that amount.

[0163] Though not illustrated in the figures, the system can also fund Proposition Hand wagers, described in greater detail below, from either the carry-over account 104 or the player account 100.

[0164] In summary for the described embodiments, the ante wager is always committed to the hand. The system automatically places a fourth card wager and a fifth card wager, but the player must commit the fourth card and fifth card wagers to a hand in order for them to be used. The player commits the fourth card wager or the fifth card wager by electing to play the respective wager in a hand. If the player elects to pass the fourth card wager or the fifth card wager, the respective wager amounts are placed in a carry-over account and are available for use in a latter hand.

[0165] The amounts in the carry-over account are managed one of two ways. The amounts are either credited to the carry-over account and used from one hand to the next, maintaining their respective relationship (fourth card wager is carried over to fourth card wager and fifth card wager is carried over to fifth card wager), or the carry-over wager amounts are credited to the carry-over account and available for any subsequent wager.

[0166] If the system deals a winning hand to the player, all winnings are credited to the player account 100 and are available to the player without restriction.

Proposition Hands

[0167] The previous discussion has described game play and wager account management in the present invention where the player makes a play or pass wager decision before the system deals the fourth and fifth cards. There has also been mention of Proposition Hands, which are described now in greater detail. In this embodiment, the system accepts player wagers on Proposition Hands before any cards are dealt. The Proposition Hand wagers are additional wagers on the same five card hand that is displayed at 52, 53, 54, 55, 56 in FIG. 8. The system allows the player to make two separate and distinct proposition wagers.

[0168] The first proposition wager is that the system will deal a hand of 7, 5, 4, 3, 2 (Off Suit). The system pays this proposition wager at 1000 to 1. The second proposition wager is that the system will deal a hand listed in the Proposition Hand payable and pay any winnings according to the Proposition Hand payable. As with all other wagers, the system requires that the player place any proposition wagers before the system deals any cards. The amounts of Proposition Hand wagers are unrelated to the Reserve Hand wager, although the system includes the amount of the Proposition Hand wagers in computing the maximum wager per hand.

[0169] The payable, 51 in FIG. 8, used to calculate winning Proposition Hands has different odds than the odds for the Reserve Hands. The Proposition Hands payable illustrated below in Table III is a multiplier table.

Table III,

Proposition Hands Paytable	
PROPOSITION HANDS PAYTABLE	
Royal Flush	5000
Straight Flush	500
Four of a Kind	200
Full House	25
Flush	15
Straight	5
Three of a Kind	5
Two Pair	3
Pair of Jacks - Aces	2
Pair Two's - Tens	1

[0170] In the example hands described above and illustrated in FIGS. 9 through 24, Proposition Hand wagers were discussed. FIG. 20 illustrates example hand three at step 34 in FIG. 6. To reach this point at the beginning of hand three, the system carried-over the \$5.00 fifth card wager, the player placed a \$5.00 ante wager and the system auto-

matically placed a \$5.00 fifth card wager. At step 34, the system is prepared to accept Proposition Hand wagers.

[0171] FIG. 21 illustrates hand three at step 35. To reach this point, the player made a \$1.00 proposition wager for 7, 5, 4, 3, 2 Off Suit. The \$1.00 wager amount is visible in the proposition wager box 61. The system adjusted the player account balance 63 by a corresponding \$1.00 from \$970.00 in FIG. 20 to \$969.00 in FIG. 21.

[0172] FIG. 22 illustrates hand three at step 36. To reach this point, the player made a \$10.00 proposition wager for the Proposition Hand. The \$10.00 wager amount is visible in the Proposition Hand wager box 62. The system adjusted the player account balance 63 by the corresponding \$10.00 from \$969.00 in FIG. 21 to \$959.00 in FIG. 22. The \$10.00 amount of the Proposition Hand wager is reflected in the Proposition Hand payable 51. After the Proposition Hands wagers were placed, the player selected the DEAL button 64.

[0173] At step 37, the system responded by locking out further wagers.

[0174] If either proposition wager wins, the system credits the player account with the winnings at step 25 in FIG. 3.

[0175] In the preceding description, the invention has been described and illustrated with reference to three example card hands. However, the wager account management description is applicable to any wagering game where players have an opportunity to play or pass a wager.

[0176] Although illustrative embodiments of the present invention, and various modifications thereof, have been described in detail herein with reference to the accompanying drawings, it is to be understood that the invention is not limited to these precise embodiments and the described modifications, and that various changes and further modifications may be effected therein by one skilled in the art.

Claims

1. A gaming system comprising:-

a) pay-in means for receiving funds from a player;

b) pay-out means for transferring funds to a player;

c) processing means configured to provide user interface control signals for a player in dependence on the rules of and state of play of a wagering game and to perform accounting functions, including maintenance of a main account and of a secondary account of a player, in dependence on the state of play and/or result of said wagering game, the rules of said game providing for carrying over of wager units from one instance of said game to a subsequent instance of said game and said accounting functions including:

(i) crediting a player's main account with funds received by the pay-in means and winnings;

(ii) debiting a player's main account with funds transferred to said player by the pay-out means;

(iii) crediting a player's secondary account with wager units being carried over from one game to a succeeding game; and

(iv) debiting wager units for a wager on current game from a player's main and/or secondary accounts,

wherein the processing means is configured such that a player cannot cause funds corresponding to wager units in said player's secondary account to be transferred to said player by said pay-out means.

2. A system according to claim 1, including terminal means having user input means and display means, wherein the terminal means is responsive to user interface control signals to generate an image on said display means illustrating the state of play of a current instance of said game.

3. A system according to claim 2, wherein the terminal means is configured to generate and transmit player instructions to said processing means in response to operation of said user input means.

4. A system according to claim 2 or 3, wherein said processing means and said terminal means are connected by a communication network.

5. A signal in a data transmission channel, the signal representing instructions for causing a computer to embody the processing means in a system according to claim 1.

6. A signal in a data transmission channel, the signal representing instructions for causing a computer to embody the terminal means in a system according to claim 2 or 3.
7. A signal according to claim 5 or 6, wherein the channel comprises a data carrier and the signal comprises a spatially varying physical characteristics of the data carrier.
8. A method for managing wager accounts, comprising the steps of:

automatically crediting a carry-over account balance by an amount of a carry-over wager; and
automatically debiting the carry-over account balance for a subsequent wager amount in a wagering game, the carry-over account balance being available for play in the wagering game and not available for direct withdrawal by the player.
9. The method of Claim 8, wherein the subsequent wager amount in the wagering game is the amount of the carry-over wager.
10. The method of Claim 8, further comprising the step of automatically debiting a player account balance by a wager amount before automatically crediting the carry-over account balance, at least some of the wager amount being the amount of the carry-over wager.
11. The method of Claim 10, further comprising the step of crediting winnings from the wagering game to the player account balance.
12. The method of Claim 8, further comprising the step of receiving a player input to carry-over a wager before automatically crediting the carry-over account balance, the player input resulting in the automatic crediting.
13. A method for managing wager accounts in a hand of cards, comprising the steps of:

automatically accepting and committing an ante placed by a player;
automatically placing a fourth card wager in accordance with the amount of the ante;
automatically placing a fifth card wager in accordance with the amount of the ante;
receiving a first input to determine whether the player elects to play or elects to pass the fourth card wager;
automatically committing the fourth card wager when the first input indicates that the player elects to play; and
automatically crediting a carry-over account balance by the amount of the fourth card wager when the first input indicates that the player elects to pass, the carry-over account balance being restricted from direct withdrawal by the player.
14. The method of Claim 13, further comprising the steps of:

receiving a second input to determine whether the player elects to play or pass the fifth card wager;
automatically committing the fifth card wager when the second input indicates that the player elects to pass; and
automatically crediting the carry-over account balance by the amount of the fifth card wager when the second input indicates that the player elects to pass.
15. The method of Claim 13, further comprising the step of automatically accepting a proposition wager.
16. The method of Claim 15, further comprising the step of automatically paying winnings on the proposition wager if the hand of cards matches a predetermined proposition hand.
17. The method of Claim 15, further comprising the step of automatically paying winnings on the proposition wager if the hand of cards has values of 7, 5, 4, 3, 2 and at least two different suits.
18. The method of Claim 13, further comprising the step of automatically debiting the carry-over account balance by the amount of at least one of the ante, the fourth card wager and the fifth card wager.
19. The method of Claim 13, wherein the amount of the fourth card wager is the same as the amount of the ante.
20. The method of Claim 13, wherein the amount of the fifth card wager is the same as the amount of the ante.

21. A method for playing a card game and managing wager accounts, comprising the steps of:

automatically accepting and committing an ante from at least one of a player account or a carry-over account balance, the carry-over account balance being restricted from direct withdrawal by a player;
 automatically placing a fourth card wager in accordance with the amount of the ante from at least one of the player account or the carry-over account;
 automatically placing a fifth card wager in accordance with the amount of the ante from at least one of the player account or the carry-over account;
 automatically dealing a first card, a second card and a third card of a hand;
 receiving a first input to determine whether the player elects to play or elects to pass the fourth card wager;
 automatically committing the fourth card wager when the input indicates that the player elects to play;
 automatically crediting the carry-over account balance by the amount of the fourth card wager when the first input indicates that the player elects to pass;
 automatically dealing a fourth card of the hand;
 receiving a second input to determine whether the player elects to play or pass the fifth card wager;
 automatically committing the fifth card wager when the second input indicates that the player elects to pass;
 automatically crediting the carry-over account balance by the amount of the fifth card wager when the second input indicates that the player elects to pass;
 automatically dealing a fifth card of the hand; and
 crediting the player account with any winnings.

22. The method of Claim 21, further comprising the step of accepting a proposition wager from at least one of the player account or the carry-over account before the step of dealing the first card, second card and third card of the hand.

23. An article of manufacture, comprising:

a computer usable medium having computer readable program code means embodied therein for managing wager accounts, the computer readable program code means in said article of manufacture comprising:
 program readable program code means for causing a computer to credit a carry-over account balance by an amount of a carry-over wager; and
 program readable program code means for causing the computer to debit the carry-over account balance for a subsequent wager amount in a wagering game, the carry-over account balance being available for play in the wagering game and not available for direct withdrawal by the player.

24. An article of manufacture, comprising:

a computer usable medium having computer readable program code means embodied therein for managing wager accounts in a hand of cards, the computer readable program code means in said article of manufacture comprising:
 program code means for causing a computer to accept and commit an ante placed by a player;
 program code means for causing the computer to place a fourth card wager in accordance with the amount of the ante;
 program code means for causing the computer to place a fifth card wager in accordance with the amount of the ante;
 program code means for causing the computer to receive a first input from the player indicating their election to play or pass the fourth card wager;
 program code means for causing the computer to commit the fourth card wager when the first input indicates that the player elects to play;
 program code means for causing the computer to credit a carry-over account balance by the amount of the fourth card wager when the first input indicates that the player elects to pass, the carry-over account balance being restricted from direct withdrawal by the player;
 program code means for causing the computer to receive a second input from the player indicating their election to play or pass the fifth card wager;
 program code means for causing the computer to commit the fifth card wager when the second input indicates that the player elects to play;
 program code means for causing the computer to credit the carry-over account balance by the amount of the fifth card wager when the second input indicates that the player elects to pass; and

program code means for causing the computer to credit the player account with any winnings.

25. The article of manufacture of Claim 24 further comprising program code means for causing the computer to accept a proposition wager placed by the player;

26. A computer system for managing wager accounts, comprising:

a server, which is connected to
an individual computer by

a communication network, the system performing the steps of:

automatically crediting a carry-over account balance by an amount of a carry-over wager;
automatically debiting the carry-over account balance for a subsequent wager amount in a wagering game,
the carry-over account balance being available for play in the wagering game and not available for direct
withdrawal by the player.

27. A computer system for managing wager accounts in a hand of cards, comprising:

a server, which is connected to
an individual computer by

a communication network, the system performing the steps of:

automatically accepting and committing an ante placed by a player;
automatically placing a fourth card wager in accordance with the amount of the ante;
automatically placing a fifth card wager in accordance with the amount of the ante;
receiving a first input to determine whether the player elects to play or elects to pass the fourth card wager;
automatically committing the fourth card wager when the first input indicates that the player elects to play; and
automatically crediting a carry-over account balance by the amount of the fourth card wager when the first
input indicates that the player elects to pass, the carry-over account balance being restricted from direct with-
drawal by the player.

28. The system of Claim 27, wherein the communication network is the Internet.

29. The system of Claim 27, wherein the communication network is the Public Switched Telephone Network, further comprising modem equipment connecting the individual computer and the server to the Public Switched Telephone Network.

30. The system of Claim 27, further comprising encryption and decryption equipment, the encryption and decryption equipment encrypting information that is carried on the communication network between the server and the individual computer.

31. A computer system for managing wager accounts, comprising:

a display device;
an input device;
a memory; and

a processor coupled to the each of the display device the input device and the memory, the system being controlled by the processor and performing the steps of:

automatically crediting a carry-over account balance which is stored in the memory by an amount of a carry-over wager;
automatically debiting the carry-over account balance for a subsequent wager amount in a wagering game,
the carry-over account balance being available for play in the wagering game and not available for direct withdrawal by the player, the wagering game being viewed on the display device and instructions for the wagering game being entered on the input device.

32. A computer system for managing wager accounts in a hand of cards, comprising:

a display device;
an input device;
a memory; and

a processor coupled to the display device, the input device and the memory, the system being controlled by the processor and performing the steps of:

automatically accepting and committing an ante placed by a player;
automatically placing a fourth card wager in accordance with the amount of the ante;
automatically placing a fifth card wager in accordance with the amount of the ante;
receiving a first input on the input device to determine whether the player elects to play or elects to pass the fourth card wager;
automatically committing the fourth card wager when the first input indicates that the player elects to play; and
automatically crediting a carry-over account balance by the amount of the fourth card wager when the first input indicates that the player elects to pass, the carry-over account balance being restricted from direct withdrawal by the player and the wagering game being viewed on the display device.

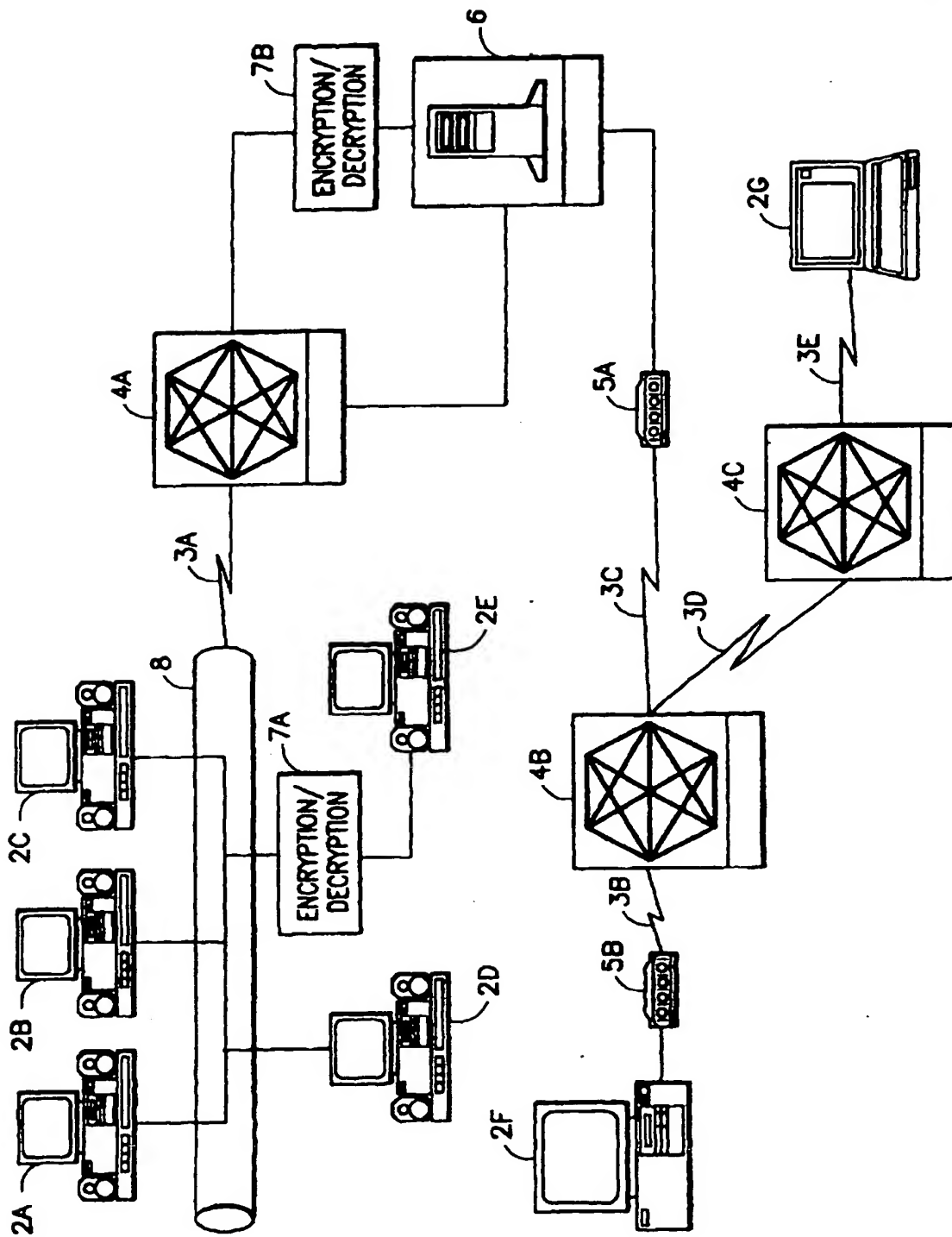


FIG. 1

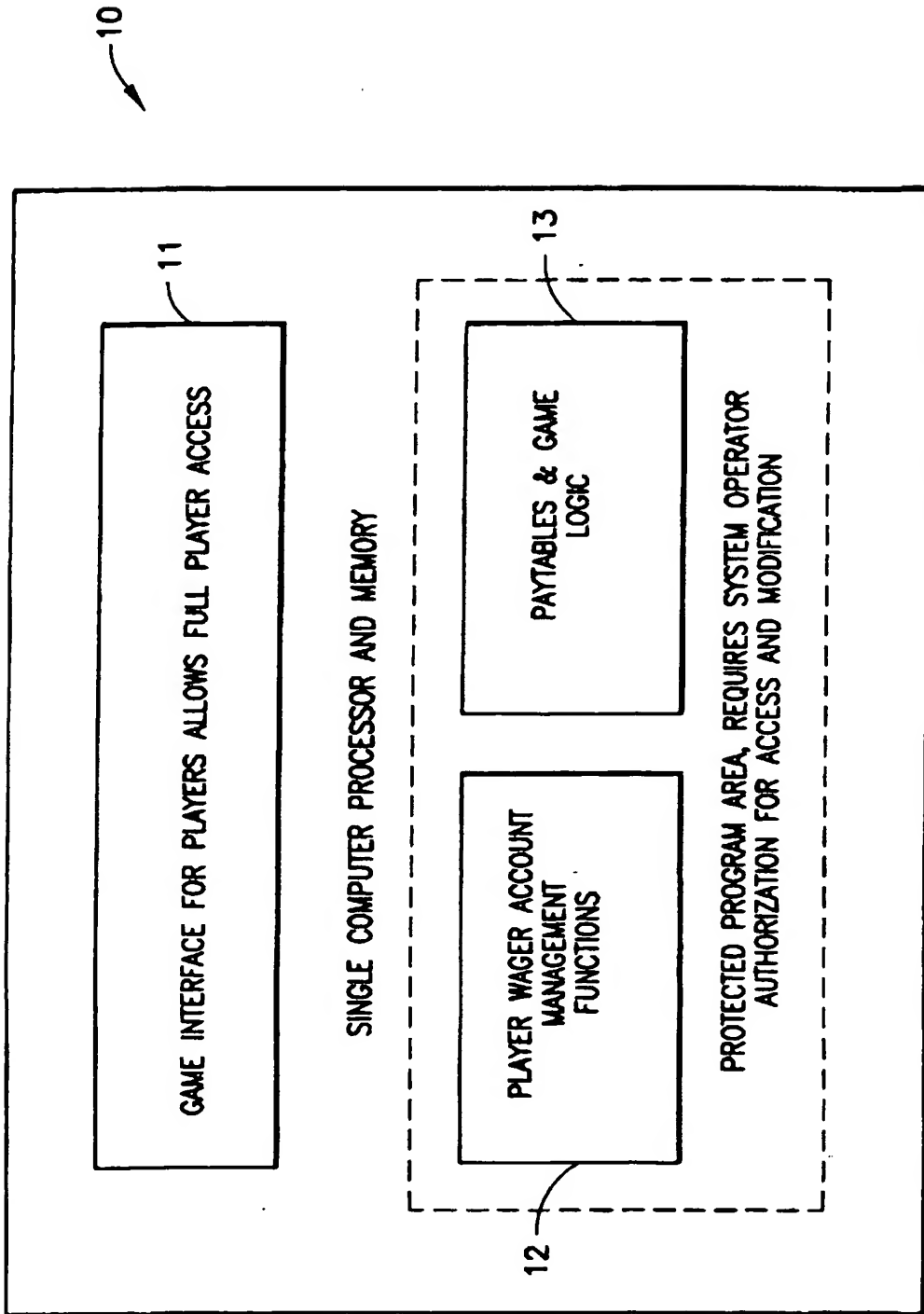


FIG.2

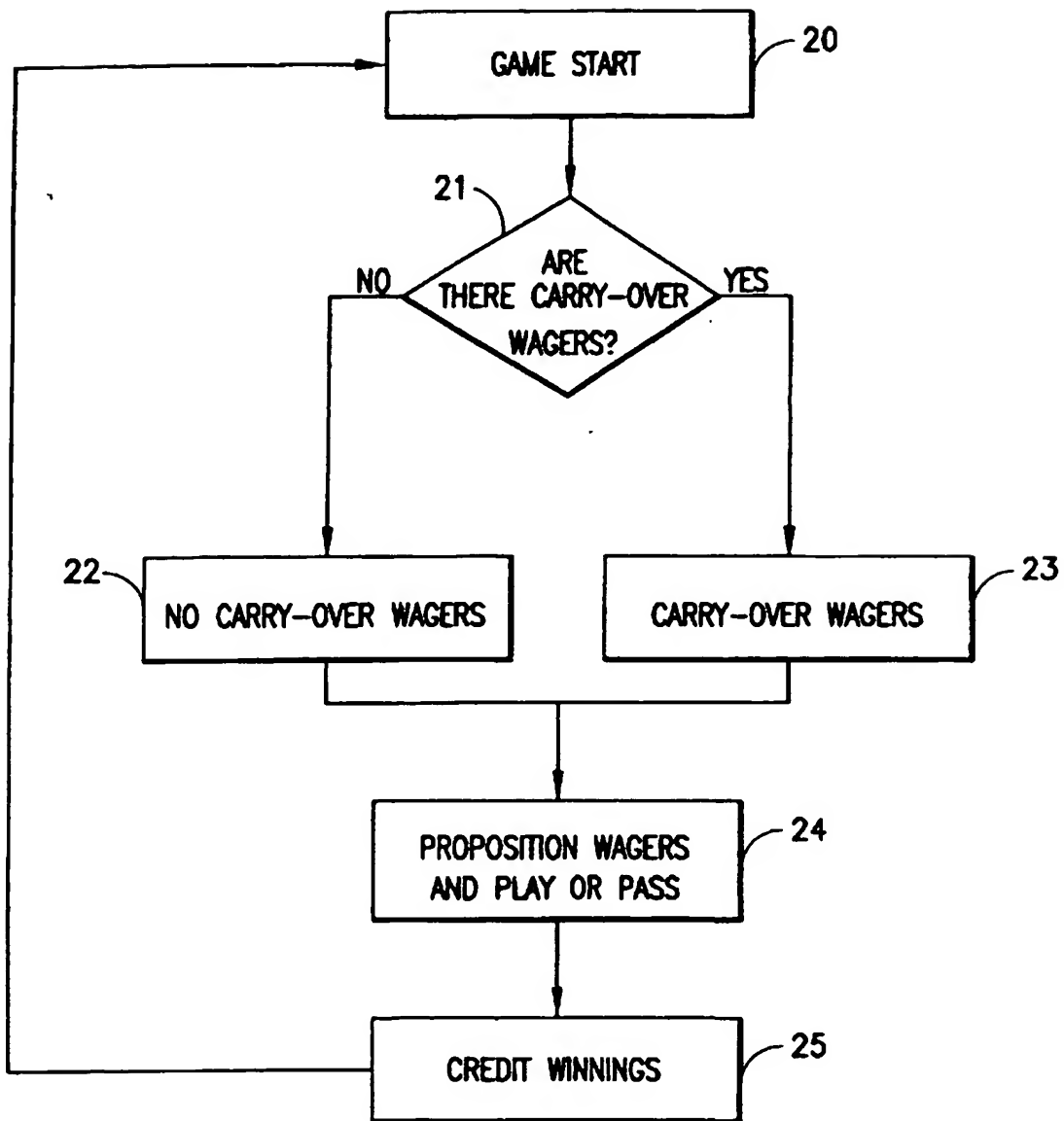


FIG.3

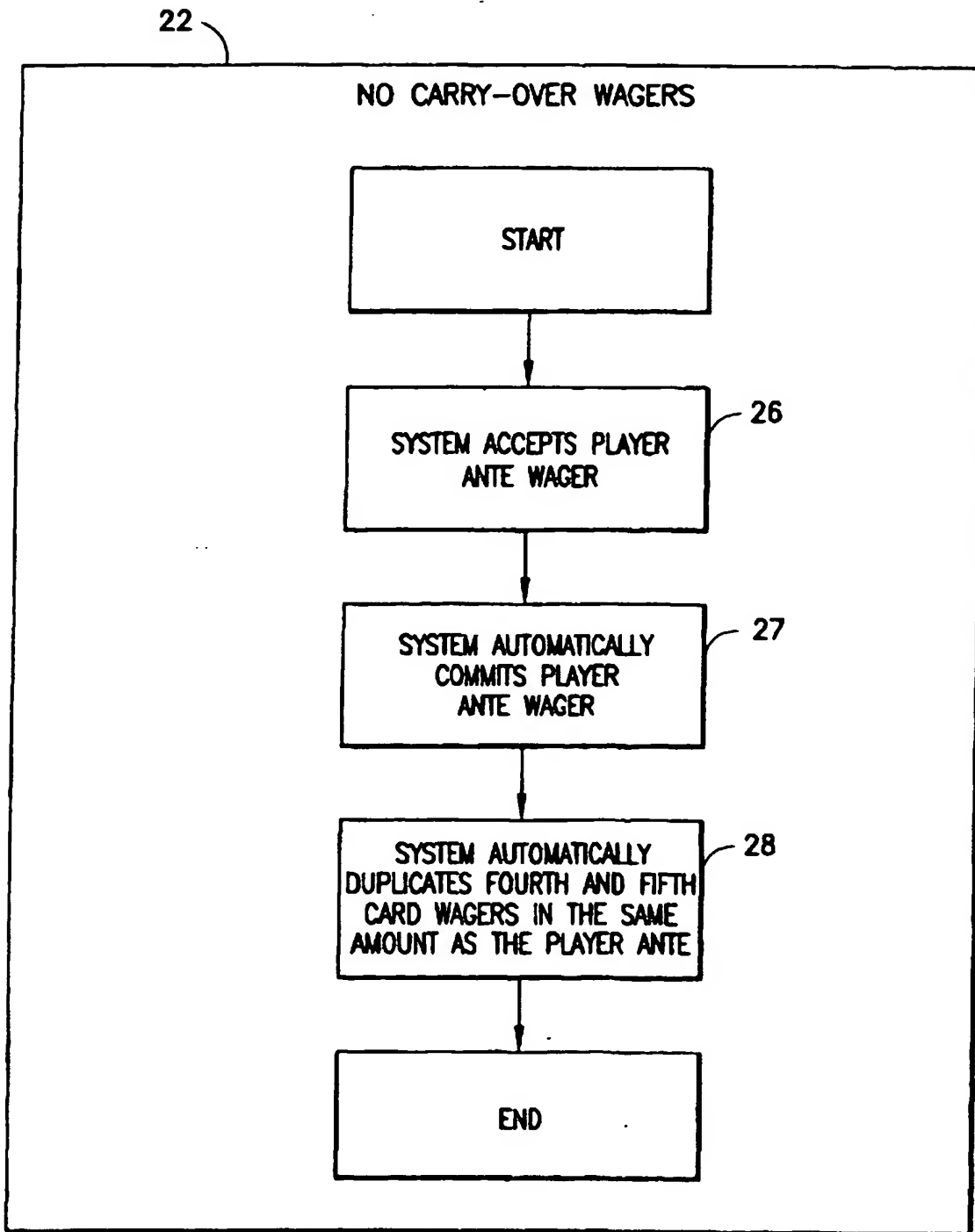


FIG.4

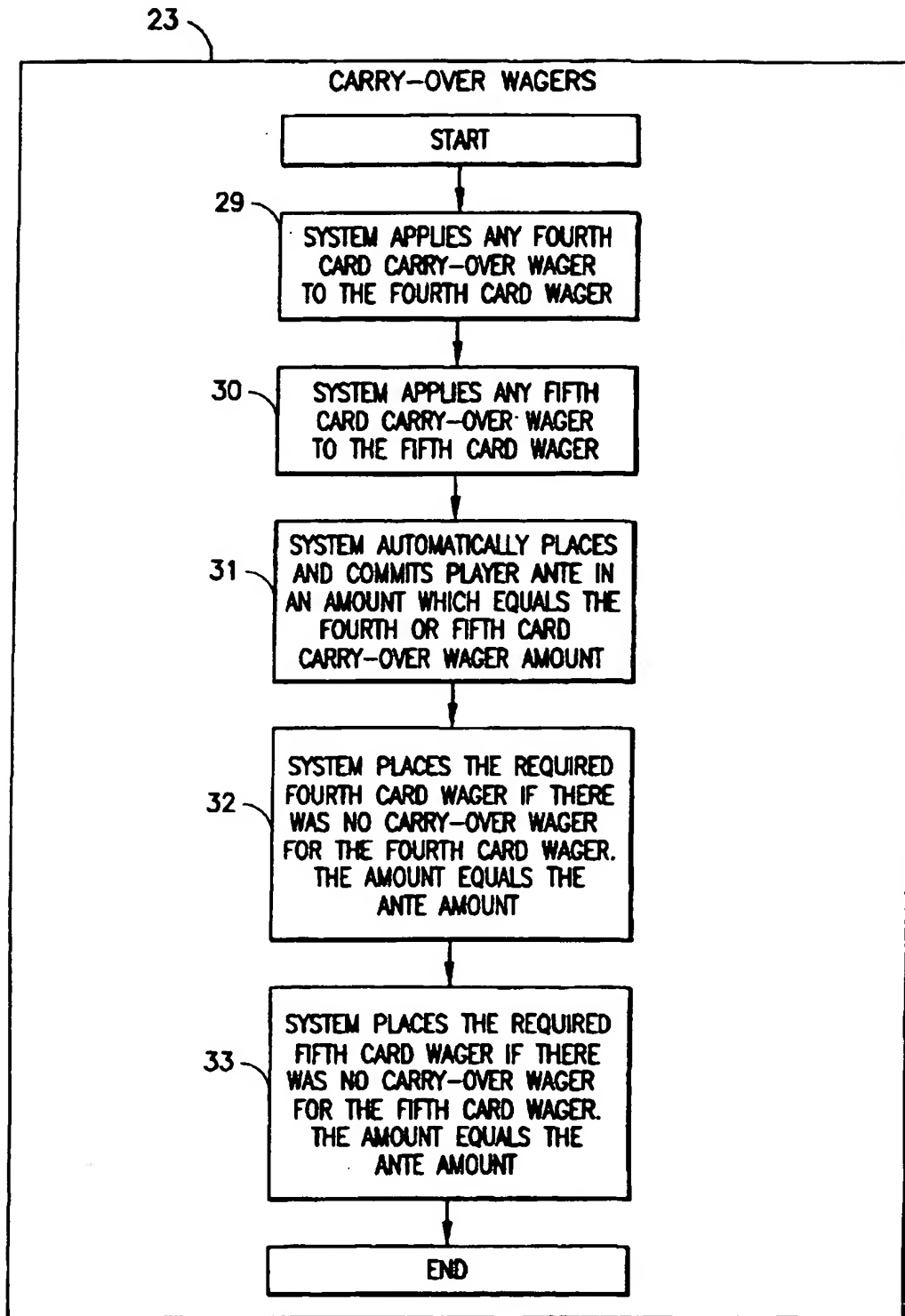


FIG.5

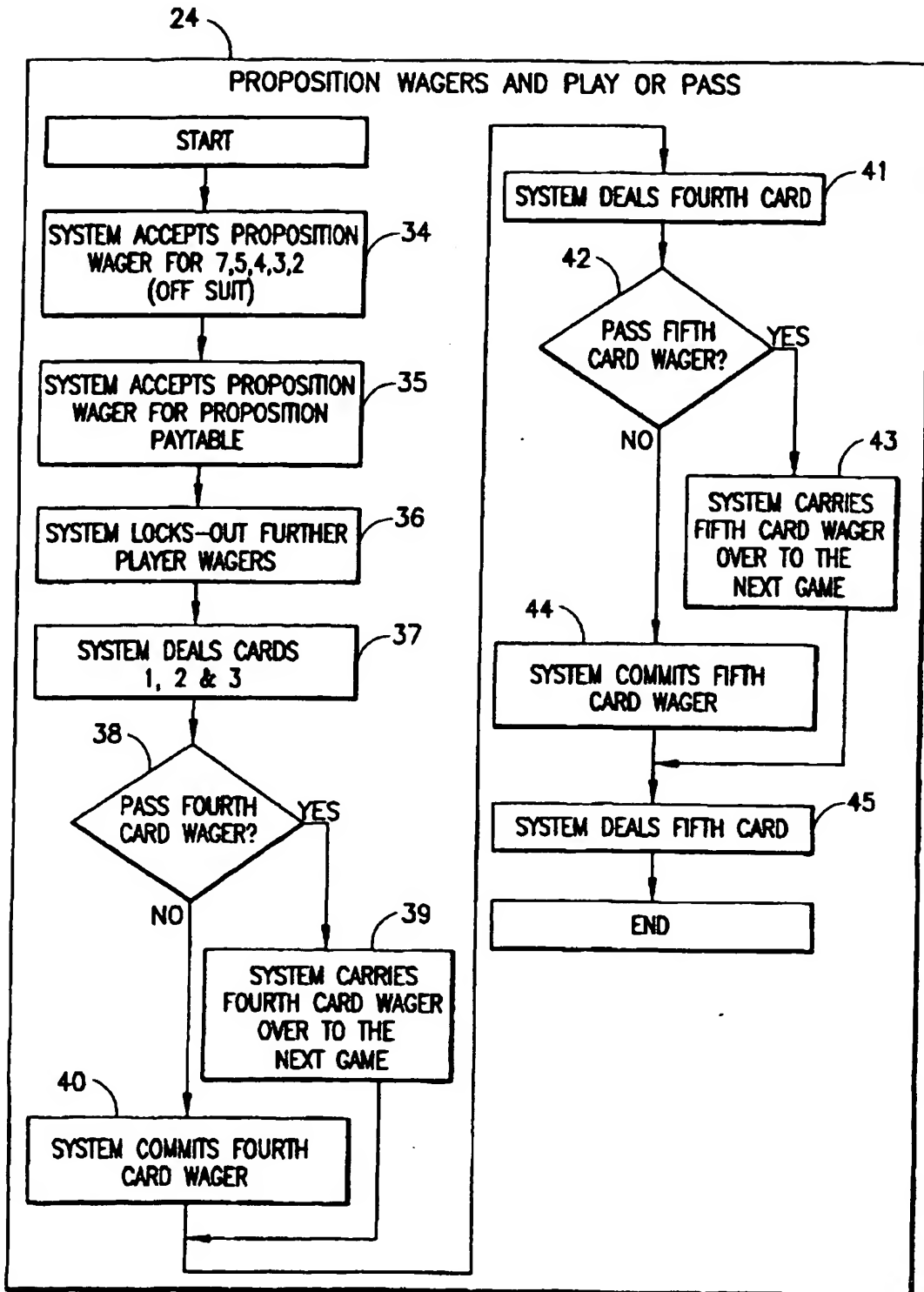


FIG.6

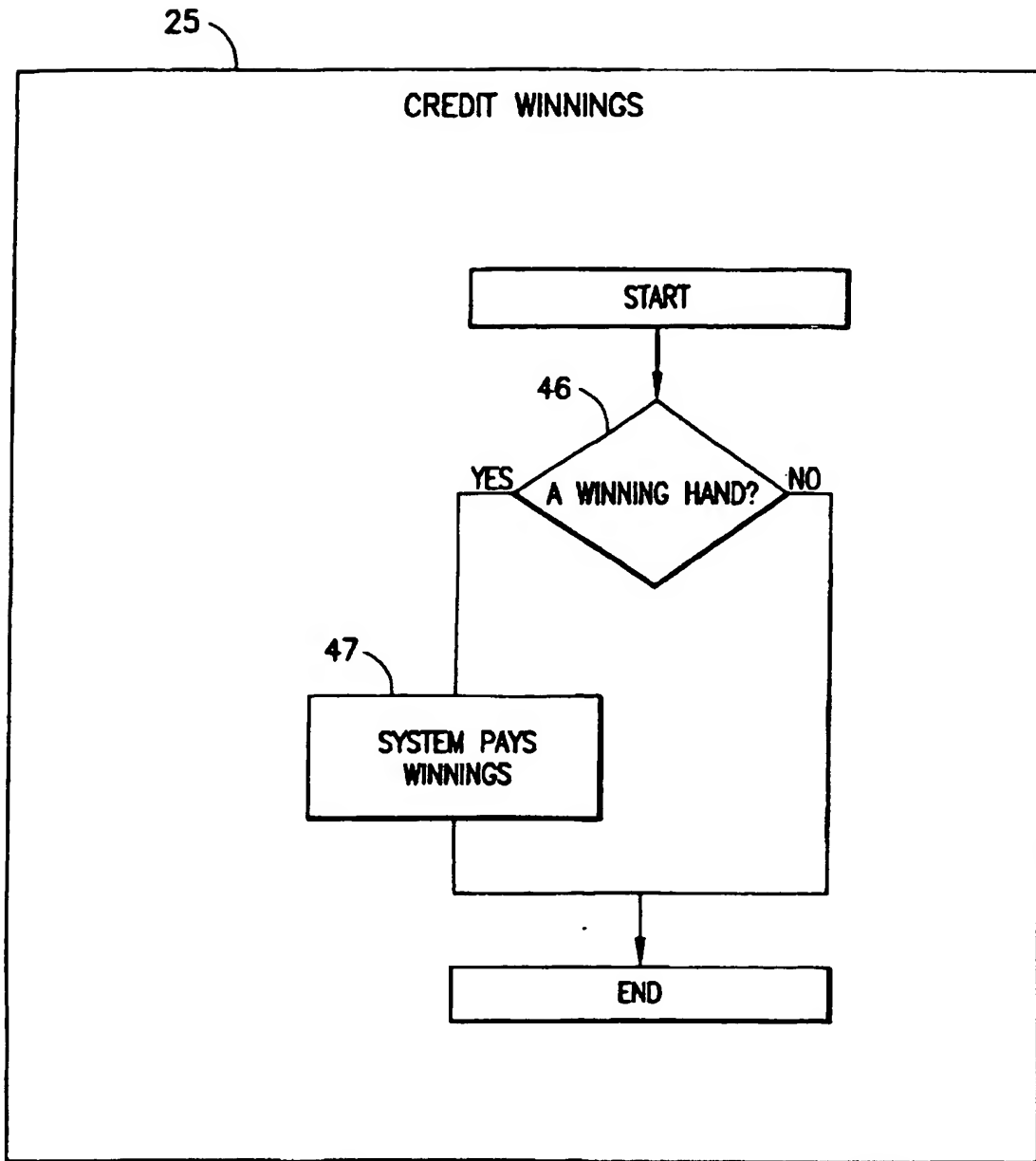


FIG.7

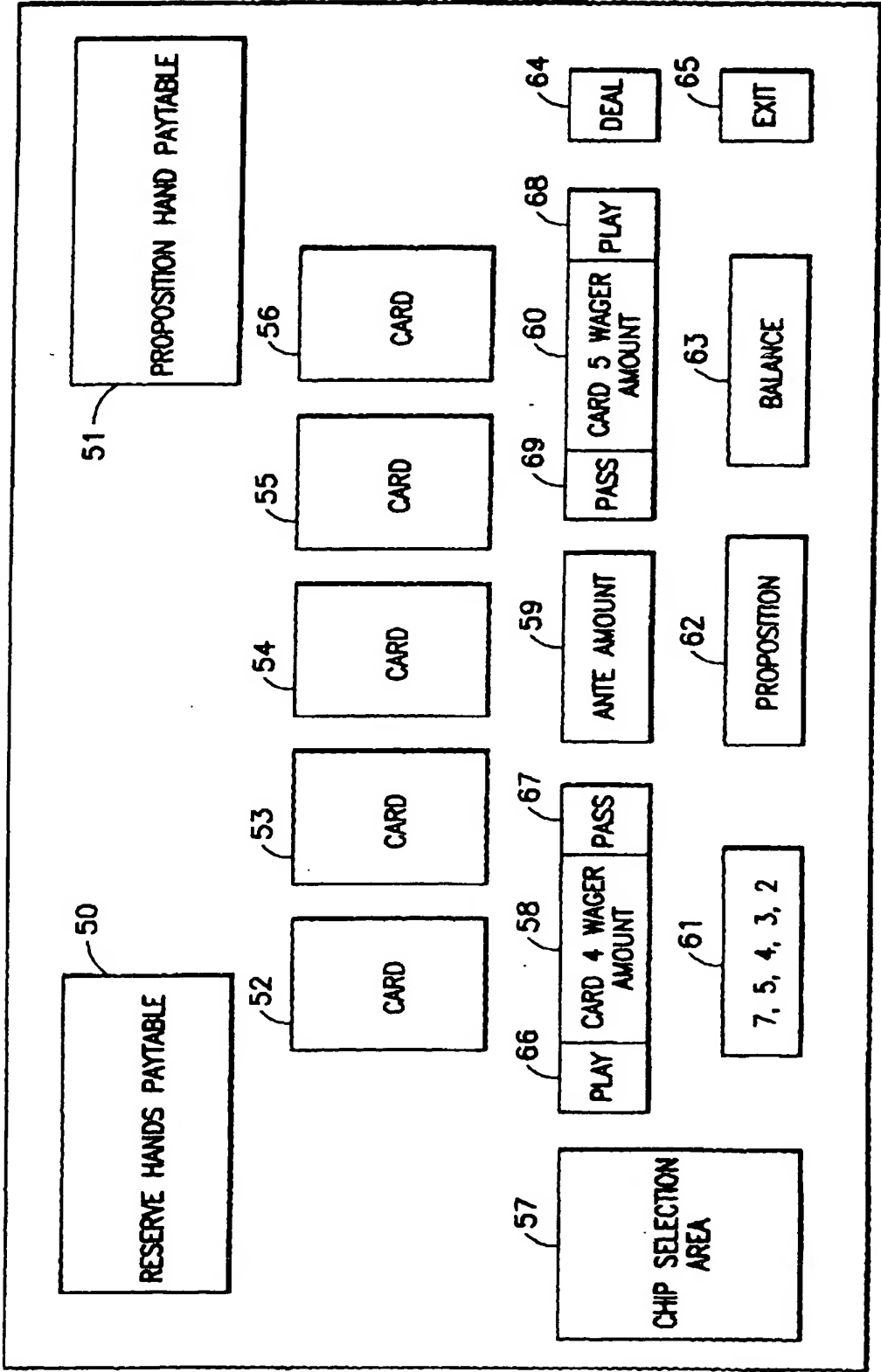


FIG.8

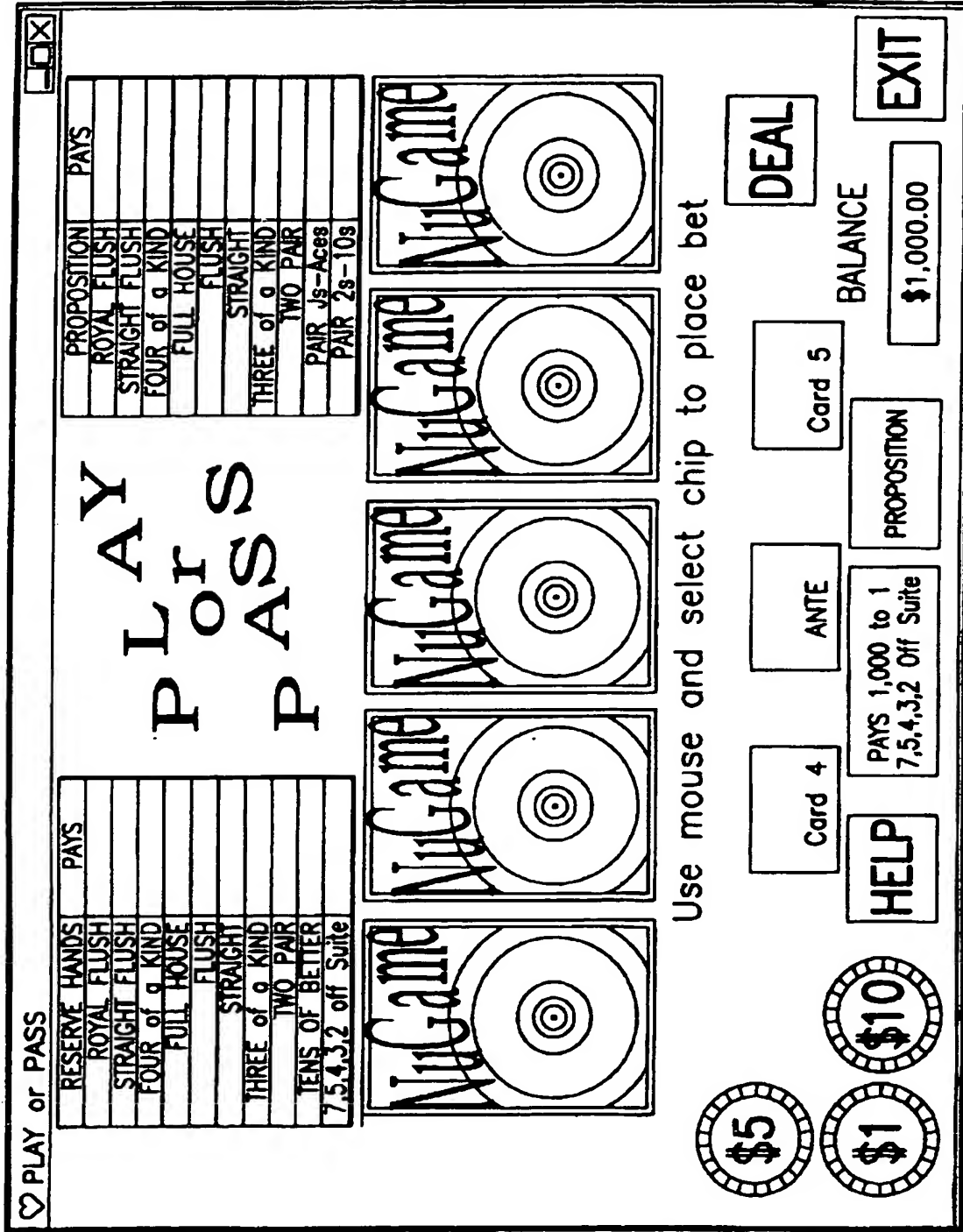


FIG.9

♥ PLAY or PASS

RESERVE HANDS	PAYS
ROYAL FLUSH	\$5,000.00
STRAIGHT FLUSH	\$1,000.00
FOUR of a KIND	\$250.00
FULL HOUSE	\$55.00
FLUSH	\$40.00
STRAIGHT	\$25.00
THREE of a KIND	\$15.00
TWO PAIR	\$10.00
TENS OF BETTER	\$5.00
7,5,4,3,2 off Suite	\$5.00

PLAY LOSS PASS

CARD 4 and CARD 5 bets placed with ANTE

\$5.00
Card 4

\$5.00
ANTE

\$5.00
Card 5

\$10

\$5

HELP

PAYS 1,000 to 1
7,5,4,3,2 Off Suite

PROPOSITION

BALANCE

\$985.00

EXIT

DEAL

FIG.10

♡ PLAY or PASS

PLAY or PASS

PROPOSITION

ROYAL FLUSH

STRAIGHT FLUSH

FOUR of a KIND

FULL HOUSE

FLUSH

STRAIGHT

THREE of a KIND

TWO PAIR

PAIR Js-Aces

PAIR 2s-10s

PAYS

\$5,000.00

\$1,000.00

\$250.00

\$55.00

\$40.00

\$25.00

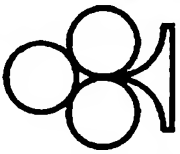
\$15.00

\$10.00


\$5.00

\$5.00

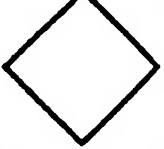
9



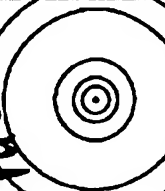
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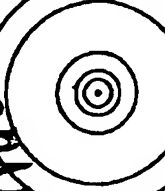
3



NuGame



NuGame



PLAY or PASS Card 4 Bet

P L A Y

\$5.00

Card 4

P A S S

\$5.00

Card 5

HELP

PAYS 1,000 to 1
7.5,4,3,2 Off Suite

PROPOSITION

BALANCE

\$985.00

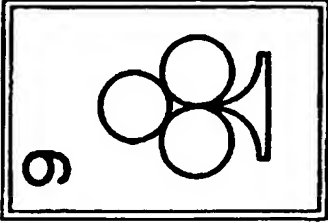
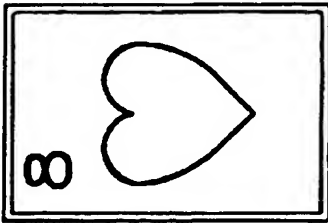
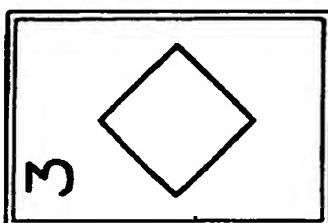
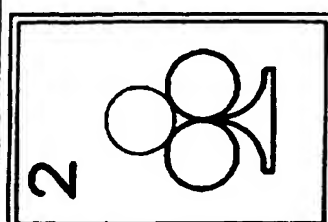
EXIT

FIG.11

♡ PLAY or PASS

PLAY LOSS PASS

PROPOSITION	PAYS
ROYAL FLUSH	
STRAIGHT FLUSH	
FOUR of a KIND	
FULL HOUSE	
FLUSH	
STRAIGHT	
THREE of a KIND	
TWO PAIR	
PAIR J8-Aces	
PAIR 2s-10s	

PLAY or PASS Card 5 Bet

\$5.00
Card 4

\$5.00
ANTE

\$5.00
Card 5

P A S S

P L A Y

HELP

PAYS 1,000 to 1
7,5,4,3,2 Off Suite

PROPOSITION

BALANCE

\$985.00

EXIT

FIG.12

♥ PLAY or PASS

RESERVE HANDS	PAYS
ROYAL FLUSH	\$5,000.00
STRAIGHT FLUSH	\$1,000.00
FOUR of a KIND	\$250.00
FULL HOUSE	\$55.00
FLUSH	\$40.00
STRAIGHT	\$25.00
THREE of a KIND	\$15.00
TWO PAIR	\$10.00
TENS OF BETTER	\$5.00
7,5,4,3,2 off Suite	\$5.00

PLAY LOSS PASS

9

8

3

2

3

Bet up to \$100.00 Total

\$5

\$1

\$5.00
Card 4

\$5.00
ANTE

\$5.00
Card 5

DEAL

PROPOSITION

HELP

BALANCE
\$985.00

EXIT

FIG.13

PLAY

RESERVE HANDS	PAYS
ROYAL FLUSH	\$5,000.00
STRAIGHT FLUSH	\$1,000.00
FOUR of a KIND	\$250.00
FULL HOUSE	\$55.00
FLUSH	\$40.00
STRAIGHT	\$25.00
THREE of a KIND	\$15.00
TWO PAIR	\$10.00
TENS OF BETTER	\$5.00
7,5,4,3,2 off Suite	\$5.00

LOSS

PROPOSITION	PAYS
ROYAL FLUSH	
STRAIGHT FLUSH	
FOUR of a KIND	
FULL HOUSE	
FLUSH	
STRAIGHT	
THREE of a KIND	
TWO PAIR	
PAIR Js-Aces	
PAIR 2s-10s	

CARD 4 and CARD 5 bets placed with ANTE

\$5.00
Card 4

ANTE

\$5.00
Card 5

DEAL

HELP

PAYS 1,000 to 1
7,5,4,3,2 Off Suite

PROPOSITION

BALANCE
\$985.00

EXIT

FIG.14

♡ PLAY or PASS

RESERVE HANDS	PAYS
ROYAL FLUSH	\$5,000.00
STRAIGHT FLUSH	\$1,000.00
FOUR of a KIND	\$250.00
FULL HOUSE	\$55.00
FLUSH	\$40.00
STRAIGHT	\$25.00
THREE of a KIND	\$15.00
TWO PAIR	\$10.00
TENS OF BETTER	\$5.00
7,5,4,3,2 off Suite	\$5.00

PLAY or PASS

Press DEAL when all bets are placed

\$5

\$10

\$1

\$5.00 Card 4

\$5.00 ANTE

\$5.00 Card 5

DEAL

BALANCE

\$980.00

HELP

PAYS 1,000 to 1
7,5,4,3,2 Off Suite

PROPOSITION

EXIT

FIG.15

♡ PLAY or PASS

PLAY or PASS

LOX

RESERVE HANDS	PAYS
ROYAL FLUSH	\$5,000.00
STRAIGHT FLUSH	\$1,000.00
FOUR of a KIND	\$250.00
FULL HOUSE	\$55.00
FLUSH	\$40.00
STRAIGHT	\$25.00
THREE of a KIND	\$15.00
TWO PAIR	\$10.00
TENS OF BETTER	\$5.00
7,5,4,3,2 off Suite	\$5.00

PROPOSITION	PAYS
ROYAL FLUSH	
STRAIGHT FLUSH	
FOUR of a KIND	
FULL HOUSE	
FLUSH	
STRAIGHT	
THREE of a KIND	
TWO PAIR	
PAIR Js-Aces	
PAIR 2s-10s	

6

7

Q

NuGame

NuGame

PLAY increases Bet

P L A Y

\$5.00
Card 4

P A S S

\$5.00
ANTE

\$5.00
Card 5

HELP

PAYS 1,000 to 1
7,5,4,3,2 Off Suite

PROPOSITION

BALANCE
\$980.00

EXIT

FIG.16

♡ PLAY or PASS

PLAY LOS PASS

RESERVE HANDS	PAYS
ROYAL FLUSH	\$10,000.00
STRAIGHT FLUSH	\$2,000.00
FOUR of a KIND	\$500.00
FULL HOUSE	\$110.00
FLUSH	\$80.00
STRAIGHT	\$50.00
THREE of a KIND	\$30.00
TWO PAIR	\$20.00
TENS OF BETTER	\$10.00
7,5,4,3,2 off Suite	\$10.00

PROPOSITION	PAYS
ROYAL FLUSH	
STRAIGHT FLUSH	
FOUR of a KIND	
FULL HOUSE	
FLUSH	
STRAIGHT	
THREE of a KIND	
TWO PAIR	
PAIR Js-Aces	
PAIR 2s-10s	

6

7

Q

8

Nigama

PASS Cancels Bet

P
A
S
S

\$5.00
Card 4

\$5.00
ANTE

P
A
S
S

\$5.00
Card 5

P
L
A
Y

HELP

PAYS 1,000 to 1
7,5,4,3,2 Off Suite

PROPOSITION

BALANCE

\$980.00

EXIT

FIG.17

♡ PLAY or PASS

PLAY LOS PASS

RESERVE HANDS	PAYS
ROYAL FLUSH	\$10,000.00
STRAIGHT FLUSH	\$2,000.00
FOUR of a KIND	\$500.00
FULL HOUSE	\$110.00
FLUSH	\$80.00
STRAIGHT	\$50.00
THREE of a KIND	\$30.00
TWO PAIR	\$20.00
TENS OF BETTER	\$10.00
7,5,4,3,2 off Suite	\$10.00

PROPOSITION	PAYS
ROYAL FLUSH	
STRAIGHT FLUSH	
FOUR of a KIND	
FULL HOUSE	
FLUSH	
STRAIGHT	
THREE of a KIND	
TWO PAIR	
PAIR Js-Aces	
PAIR 2s-10s	

6

7

Q

8

8

GAME OVER

P
L
A
Y
\$5.00
Card 4

\$5.00
ANTE

P
A
S
S
\$5.00
Card 5

\$5

\$10

DEAL

EXIT

BALANCE
\$980.00

PROPOSITION
PAYS 1,000 to 1
7,5,4,3,2 Off Suite

HELP

FIG.18

PLAY or PASS

RESERVE HANDS	PAYS
ROYAL FLUSH	\$10,000.00
STRAIGHT FLUSH	\$2,000.00
FOUR of a KIND	\$500.00
FULL HOUSE	\$110.00
FLUSH	\$80.00
STRAIGHT	\$50.00
THREE of a KIND	\$30.00
TWO PAIR	\$20.00
TENS OF BETTER	\$10.00
7,5,4,3,2 off Suite	\$10.00

PLAY LOS PASS

ANTE is a required wager

Card 4

ANTE

\$5.00
Card 5

DEAL

HELP

PAYS 1,000 to 1
7,5,4,3,2 Off Suite

PROPOSITION

BALANCE

\$980.00

EXIT

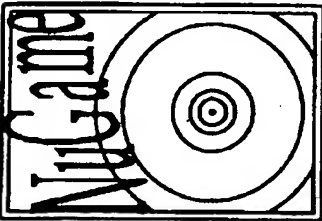
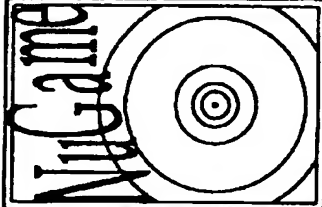
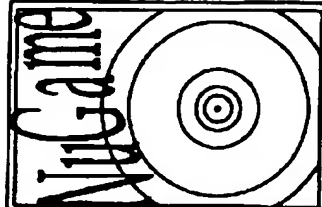
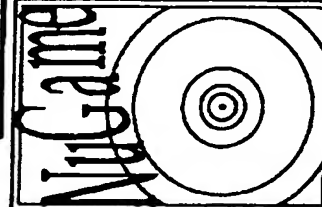
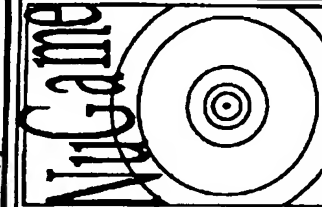
FIG.19

PLAY or PASS



RESERVE HANDS	PAYS
ROYAL FLUSH	\$5,000.00
STRAIGHT FLUSH	\$1,000.00
FOUR of a KIND	\$250.00
FULL HOUSE	\$55.00
FLUSH	\$40.00
STRAIGHT	\$25.00
THREE of a KIND	\$15.00
TWO PAIR	\$10.00
TENS OF BETTER	\$5.00
7,5,4,3,2 off Suite	\$5.00

PROPOSITION	PAYS
ROYAL FLUSH	
STRAIGHT FLUSH	
FOUR of a KIND	
FULL HOUSE	
FLUSH	
STRAIGHT	
THREE of a KIND	
TWO PAIR	
PAIR Js-Ac88	
PAIR 2s-10s	

PLAY or PASS

Press DEAL when all bets are placed

\$5.00
Card 4

\$5.00
ANTE

\$5.00
Card 5

HELP

PAYS 1,000 to 1
7,5,4,3,2 Off Suite

PROPOSITION

DEAL

BALANCE
\$970.00

EXIT

FIG.20




PLAY

RESERVE HANDS	PAYS
ROYAL FLUSH	\$5,000.00
STRAIGHT FLUSH	\$1,000.00
FOUR of a KIND	\$250.00
FULL HOUSE	\$55.00
FLUSH	\$40.00
STRAIGHT	\$25.00
THREE of a KIND	\$15.00
TWO PAIR	\$10.00
TENS OF BETTER	\$5.00
7,5,4,3,2 off Suite	\$5.00

LOSE

PROPOSITION	PAYS
ROYAL FLUSH	
STRAIGHT FLUSH	
FOUR of a KIND	
FULL HOUSE	
FLUSH	
STRAIGHT	
THREE of a KIND	
TWO PAIR	
PAIR Js-Aces	
PAIR 2s-10s	

PROPOSITION and 7,5,4,3,2 wagers optional

HELP

\$5.00 Card 4

\$5.00 ANTE

\$5.00 Card 5

DEAL

PROPOSITION

PROPOSITION

EXIT

\$1.00
PAYS 1,000 to 1
7,5,4,3,2 Off Suite

BALANCE
\$969.00

FIG.21

♡ PLAY or PASS

PLAY LOSS PASS

RESERVE HANDS	PAYS
ROYAL FLUSH	\$5,000.00
STRAIGHT FLUSH	\$1,000.00
FOUR of a KIND	\$250.00
FULL HOUSE	\$35.00
FLUSH	\$40.00
STRAIGHT	\$25.00
THREE of a KIND	\$15.00
TWO PAIR	\$10.00
TENS OF BETTER	\$5.00
7,5,4,3,2 off Suite	\$5.00

PROPOSITION	PAYS
ROYAL FLUSH	\$100,000.00
STRAIGHT FLUSH	\$10,000.00
FOUR of a KIND	\$2,000.00
FULL HOUSE	\$250.00
FLUSH	\$150.00
STRAIGHT	\$100.00
THREE of a KIND	\$50.00
TWO PAIR	\$30.00
PAIR Js-Aces	\$20.00
PAIR 2s-10s	\$10.00

\$5

\$1

\$5.00
Card 4

\$5.00
ANTE

\$5.00
Card 5

HELP

\$1.00
PAYS 1,000 to 1
7,5,4,3,2 Off Suite

\$10.00
PROPOSITION

BALANCE
\$959.00

EXIT

DEAL

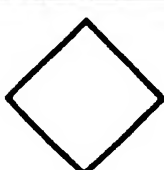
FIG.22


PLAY or PASS

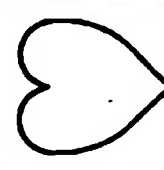
RESERVE HANDS	PAYS
ROYAL FLUSH	\$15,000.00
STRAIGHT FLUSH	\$3,000.00
FOUR of a KIND	\$750.00
FULL HOUSE	\$165.00
FLUSH	\$120.00
STRAIGHT	\$75.00
THREE of a KIND	\$45.00
TWO PAIR	\$30.00
TENS OF BETTER	\$15.00
7,5,4,3,2 off Suite	\$15.00

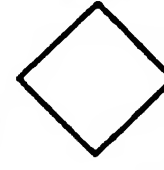
PLAY LOSS PASS


PROPOSITION	PAYS
ROYAL FLUSH	\$100,000.00
STRAIGHT FLUSH	\$10,000.00
FOUR of a KIND	\$2,000.00
FULL HOUSE	\$250.00
FLUSH	\$150.00
STRAIGHT	\$100.00
THREE of a KIND	\$50.00
TWO PAIR	\$30.00
PAIR Js-Aces	\$20.00
PAIR 2s-10s	\$10.00

K


6


2


Q


J


Bet up to \$100.00 Total

\$5

\$10

\$5.00
Card 4

\$5.00
ANTE

\$5.00
Card 5

HELP

DEAL

\$1.00
PAYS 1,000 to 1
7,5,4,3,2 Off Suite

\$10.00
PROPOSITION

BALANCE
\$959.00

\$1

\$5

EXIT

FIG.23

♥ PLAY or PASS

RESERVE HANDS	PAYS
ROYAL FLUSH	\$15,000.00
STRAIGHT FLUSH	\$3,000.00
FOUR of a KIND	\$750.00
FULL HOUSE	\$165.00
FLUSH	\$120.00
STRAIGHT	\$75.00
THREE of a KIND	\$45.00
TWO PAIR	\$30.00
TENS OF BETTER	\$15.00
7,5,4,3,2 off Suite	\$15.00

PLAY LOS PASS

PROPOSITION	PAYS
ROYAL FLUSH	\$100,000.00
STRAIGHT FLUSH	\$10,000.00
FOUR of a KIND	\$2,000.00
FULL HOUSE	\$250.00
FLUSH	\$150.00
STRAIGHT	\$100.00
THREE of a KIND	\$50.00
TWO PAIR	\$30.00
PAIR Js-Aces	\$20.00
PAIR 2s-10s	\$10.00

ANTE is required wager

\$5

\$1

\$10

Card 4

ANTE

Card 5

DEAL

HELP

PAYS 1,000 to 1
7,5,4,3,2 Off Suite

PROPOSITION

BALANCE

\$959.00

EXIT

FIG.24

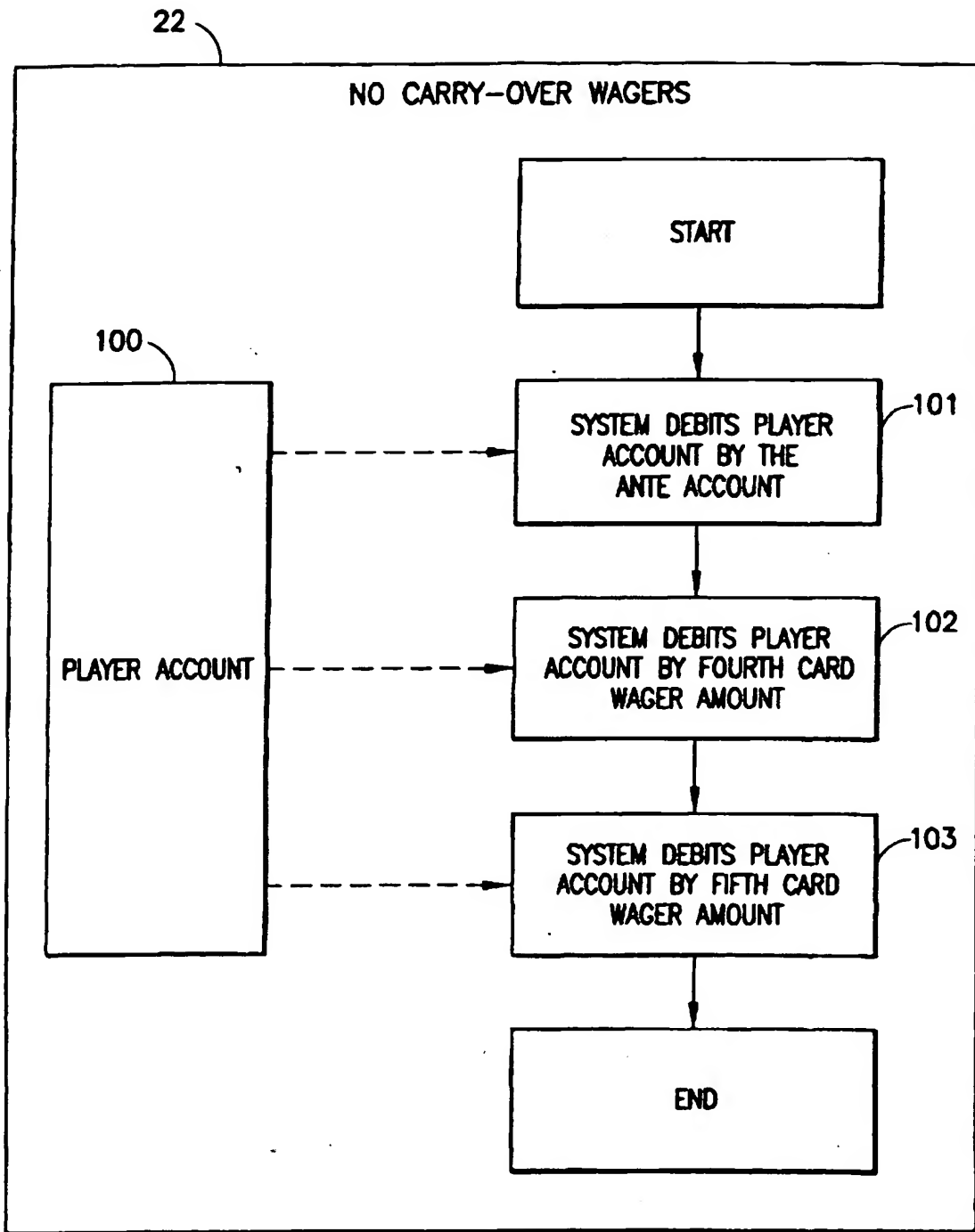


FIG.25

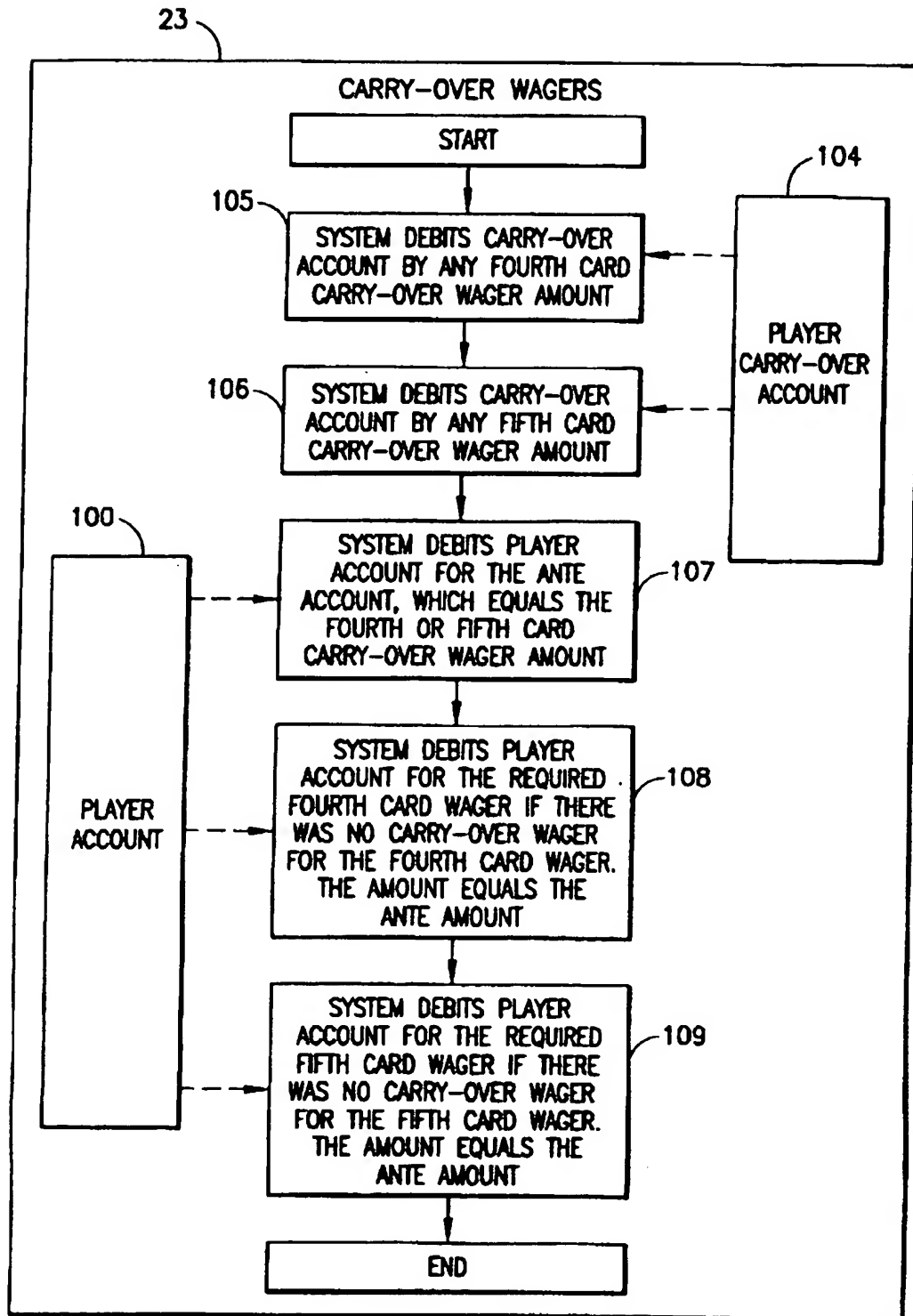


FIG.26

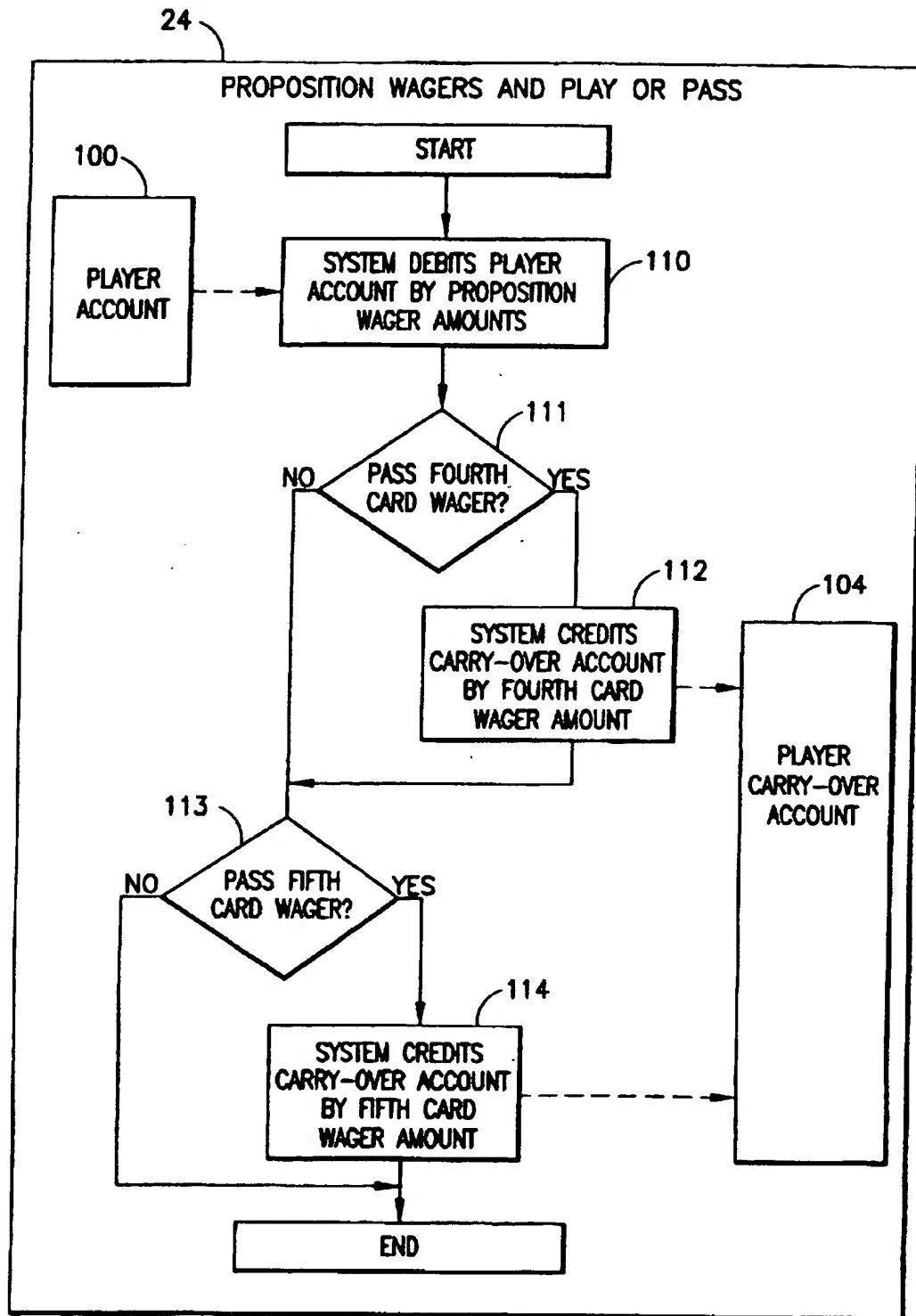


FIG.27

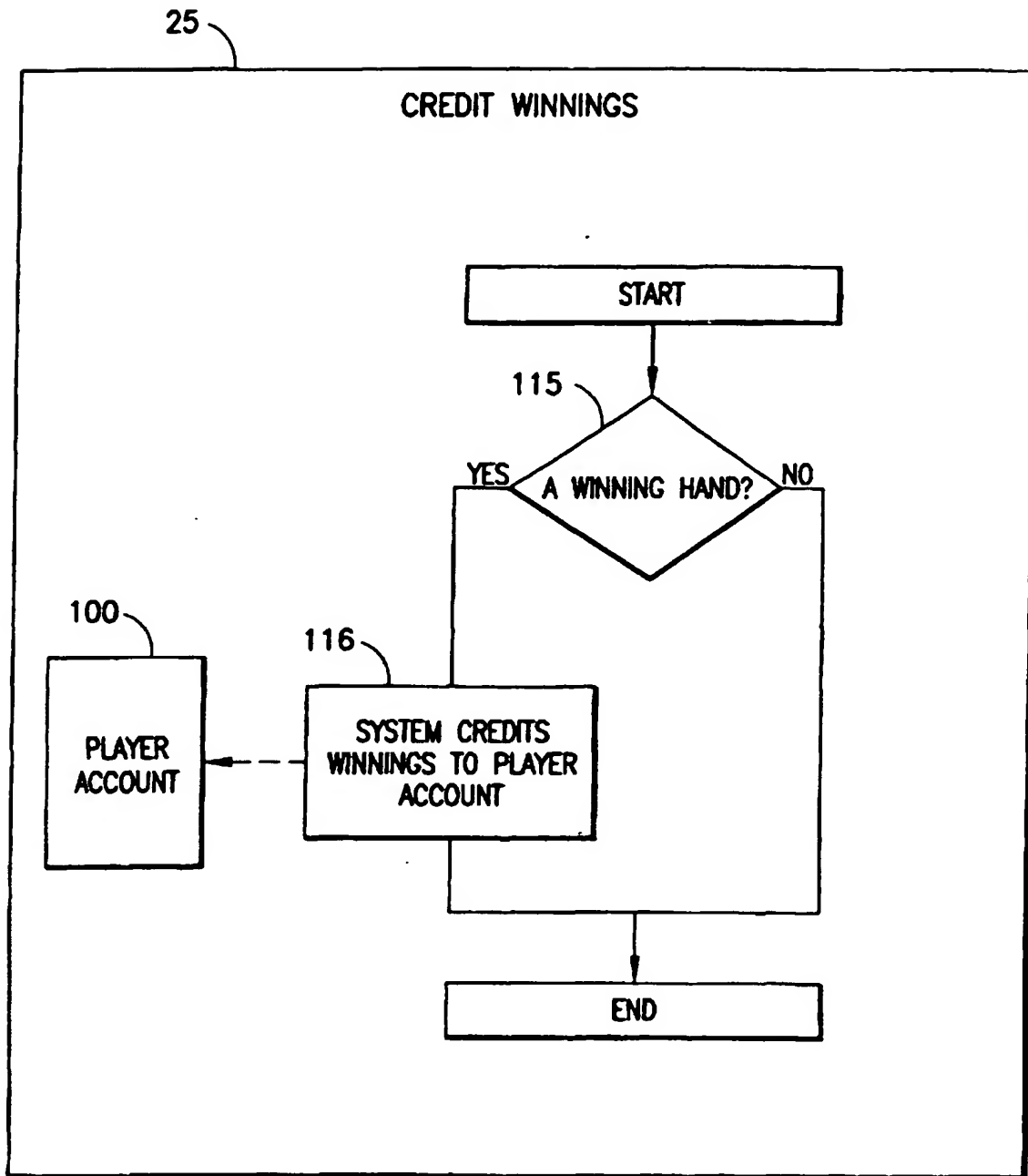


FIG.28

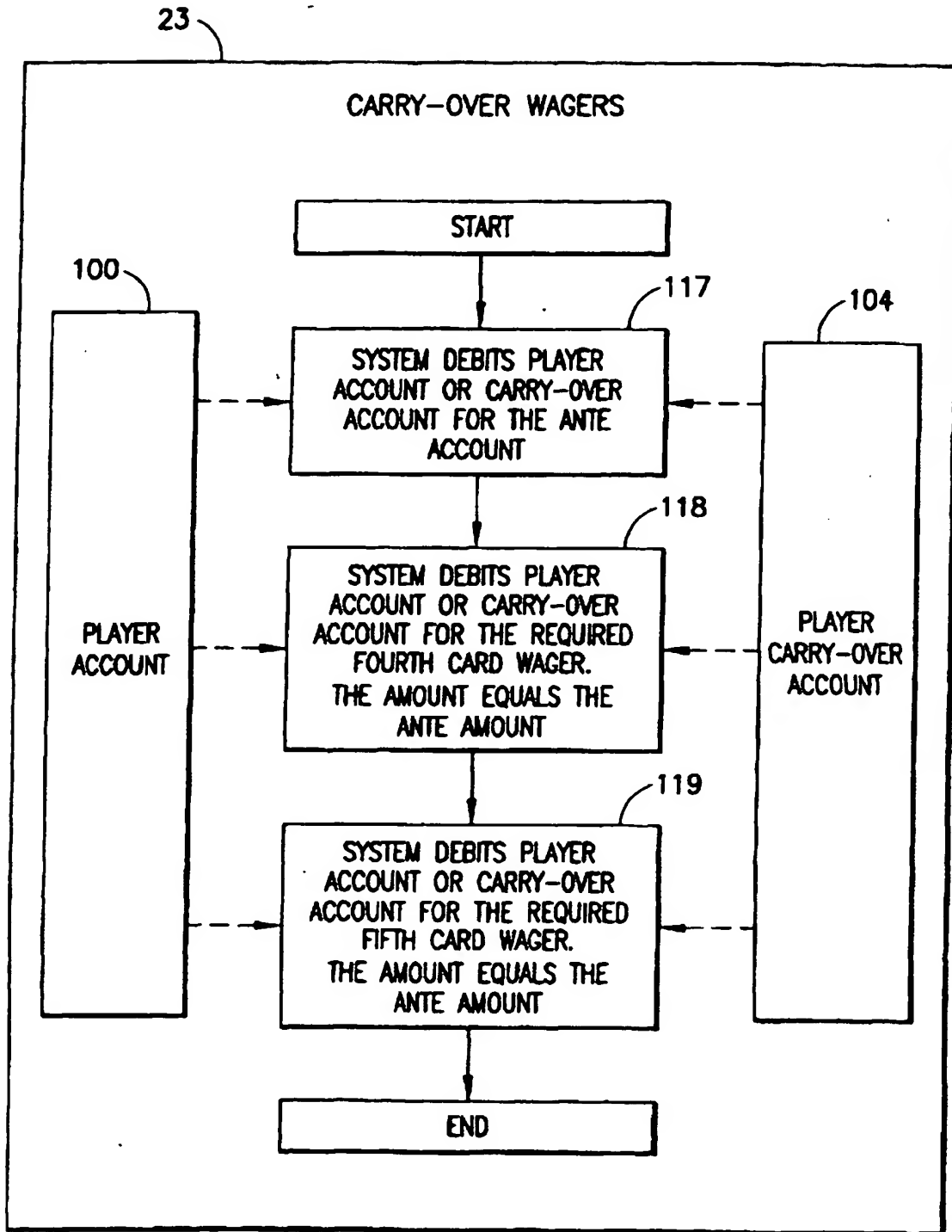


FIG.29